AUG 10 1936

EXTRA EDITION: Containing Manhattan-Bronx, Brooklyn, L. I. C. and Exchange Territory Fire Premium Writings for First Half of 1936

THE EASTERN UNDERWRITER

A WEEKLY NEWSPAPER INTERPRETING THE TRUE SPIRIT OF INSURANCE

(SUCCEEDING THE JOURNAL OF INSURANCE ECONOMICS, ESTABLISHED IN 1899)

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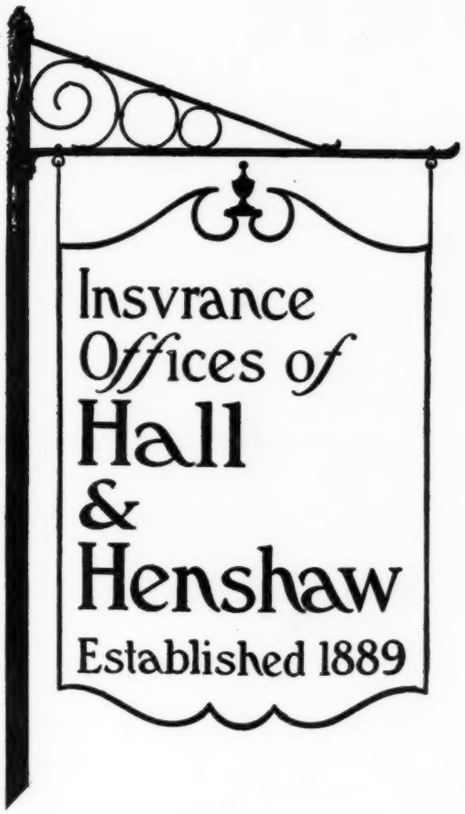

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STATEMENT—JUNE 30, 1936

ASSETS	
Cash in Banks and Trust Companies	$ 13,991,862.08
United States Government Bonds	2,818,958.99
All Other Bonds and Stocks	97,354,211.19
Premiums uncollected, less than 90 days due	6,971,644.75
Accrued Interest	231,676.00
Other Admitted Assets	773,202.00
	$122,141,555.01

LIABILITIES	
Capital Stock	$ 14,500,000.00†
Reserve for Unearned Premiums	39,207,558.00
Reserve for Losses	4,437,757.00
Reserve for Unpaid Reinsurance	796,364.77
Reserve for Taxes and Accounts	1,500,000.00
Conflagration Reserve	2,000,000.00†
NET SURPLUS	59,699,875.24†
	$122,141,555.01

SURPLUS AS REGARDS POLICYHOLDERS $76,199,875.24†

NOTE: On the basis of June 30, 1936 market quotations for all Bonds and Stocks owned the total admitted Assets would be increased to $128,224,799.33, the Net Surplus to $65,783,119.56, and the Surplus as regards Policyholders to $82,283,119.56. Securities carried at $2,620,655.00 and cash $50,000.00 in the above statement are deposited as required by law.

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New York City Fire Premium Writings For First Half *of* 1936

Fire insurance net premiums for all stock companies in the entire New York Fire Insurance Exchange territory totaled $14,906,592 for the first six months of 1936. This represents a decline of $407,410, or about 2.66%, from the amount reported for the first half of 1935. That period the writings were $15,314,002, and in the first half of 1934 they were $15,537,963.

In Manhattan and the Bronx this past six months the premiums amounted to $9,869,862, or 1.76% below the 1935 figure of $10,046,846. In the first half of 1934 the companies and agents reported $10,272,454.

Brooklyn to July 1 this year produced $4,645,134 in fire premiums for stock companies. This is 4.69% under the 1935 total of $4,874,214 for the same borough. In the first six months of 1934 the Brooklyn premiums were $4,911,272.

Like the other districts the Long Island City-Shore Front area also reports a decline, but a small one, the total premiums being $391,596, as compared with $392,942 a year ago; a drop of only .34%. In 1934, first half, premium writings were $354,237.

Manhattan-Bronx	**$ 9,869,862—**	**Decrease**	**1.76%**
Brooklyn	**4,645,134—**	**"**	**4.69%**
L. I. C. and Shore Front	**391,596—**	**"**	**.34%**
Entire Exchange Area	**14,906,592—**	**"**	**2.66%**

Of the Manhattan and Bronx writings, the aggregate premiums of the agency and company offices for the first six months of 1936, 1935 and 1934 are as follows:

AGENCIES

1936	$5,527,164
1935	5,606,740
1934	5,838,423

CITY DEPARTMENTS

1936	$4,342,698
1935	4,440,106
1934	4,434,031

The foregoing figures—and the tables presented throughout this edition—have been compiled from the returns furnished The Eastern Underwriter by the individual companies or their agents and are the same as filed by them with the New York Board of Fire Underwriters for tax purposes to defray expenses of the Fire Patrol. Higher totals than the above will be given in the Board's official report, as the latter includes the mutual companies' premiums and the automobile fire writings of numerous marine offices. The Board's totals for the first half of 1935 were $10,401,444 for Manhattan-Bronx, $5,024,149 for Brooklyn, $392,942 for Long Island City and the Shore Front area, and $15,818,535 for the entire Exchange territory.

Because of the greater activity locally on the part of some mutual companies, tables—partially complete—showing the writings of the mutuals in Manhattan and Bronx, Brooklyn, Long Island City-Shore Front and the entire Exchange territory are printed, for the first time, in the respective sections of this issue. The comparative totals of all of the mutuals for the past six years are also printed.

Rate Reductions Effect Totals

Rate reductions, particularly the elimination last year of the fifty cent district charge that had applied in certain congested areas, should be borne in mind when comparing the 1936 premium income with former years. The average fire rate, regardless of term, in Exchange territory in 1929 was 56 cents. Due to reductions, particularly in 1931 and 1933, the average rate had fallen to 40 cents in 1934. Further reductions brought the average rate in 1935 to nearer 35 cents. Presumably the 1936 average will be lower.

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Manhattan-Bronx Patrol Figures Arranged by Agencies

Figures in the following compilations are the Manhattan and Bronx net premiums reported to the Fire Patrol. In some cases agents wrote more for certain companies than the figures shown, home office reinsurance accounting for the difference. However, in a few instances the agencies' writings are less than the amount shown due also to home office reinsurance or the addition of automobile figures.

The companies in each agency are arranged in accordance with their premium writings for the first six months of 1936.

	First Half		
	1936	1935	1934
HOEY & ELLISON			
City of New York	$120,898	$104,939	$111,748
American Eagle	105,752	105,958	112,995
Federal Union	48,871	14,165	28,086
Hanover Fire	36,042	30,921	40,281
Home Fire & Marine	31,663	40,811	25,277
Tokio Marine & Fire	28,107	30,174	24,226
Empire State	23,049	13,487	30,373
Rhode Island	17,376	15,841	16,269
County of Philadelphia	14,541	16,585	16,562
Bankers & Shippers	.....	27,522	23,457
Total	$426,299	$400,403	$429,274
CENTRAL FIRE AGENCY, INC.			
American Equitable	$170,187	$179,331	$183,174
Philadelphia Fire & Marine	83,190	72,943	81,018
Knickerbocker	72,462	73,094	70,895
Halifax Fire	40,079	30,273	16,690
Millers National	32,252	34,991	32,265
Total	$398,170	$390,632	$384,042
HALL & HENSHAW			
Scottish Union & National	$101,843	$117,224	$105,556
Standard of New York	97,887	103,151	85,489
Star of America	73,169	74,525	74,813
Law Union & Rock	51,768	49,768	50,925
Pacific National Fire	*	.....	.....
Total	$324,667	$344,668	$316,783
*Appointed by this company in June, 1936.			
WILLARD S. BROWN & CO., INC.			
Pennsylvania Fire	$ 63,780	$ 57,784	$ 69,055
Royal Exchange	49,218	43,290	51,251
Connecticut Fire	48,604	38,876	46,122
Northern of New York	43,991	36,345	36,735
Yorkshire	32,114	27,787	30,461
Commercial Union, N. Y.	29,690	28,180	26,588
Total	$267,397	$232,262	$260,212
McDANIEL, MAESER & CO.			
National Liberty	$105,946	$102,042	$110,584
Franklin of Philadelphia	90,036	64,794	87,013
Fulton Fire of New York	16,274	12,651	25,053
Total	$212,256	$179,487	$222,650
WALLACE REID & CO., INC.			
Westchester Fire	$ 74,134	$ 84,104	$ 79,076
Providence Washington	59,882	67,735	64,462
Camden Fire	46,749	47,733	51,997
Manhattan F. & M.	13,789	14,158	12,680
Union Ins. Society of Canton	8,971	10,840	3,669
Commerce of Glens Falls	6,551	8,660	9,750
Lumbermen's of Pa.	.....	.....	8,285
Total	$210,036	$233,230	$229,919
W. H. KOOP			
Phoenix of Hartford	$ 94,508	$ 95,570	$ 89,714
Springfield Fire & Marine	84,963	86,332	81,701
Total	$179,471	$181,902	$171,415
FOWLER & KAVANAGH, INC.			
St. Paul Fire & Marine	$104,671	$118,916	$111,639
Eagle Fire of New York	25,976	22,432	32,585
Milwaukee Mechanics	25,633	32,770	9,256
Century of Scotland	17,414	19,400	9,651
Union Marine & General	.....	.....	24,550
Total	$173,694	$193,518	$187,681
W. L. PERRIN & SON			
Agricultural	$ 69,109	$ 75,155	$ 76,061
British America	30,592	32,177	32,267
New Hampshire	29,462	31,075	11,120
Ohio Farmers	26,851	31,990	32,730
Farmers of York	12,533	14,325	16,707
Merchants of Denver	.....	.....	9,134
Total	$168,547	$184,722	$178,019

(Continued on Page 6)

Broker's Guide to prompt, efficient service from companies in Metropolitan New York under management of Corroon & Reynolds, Incorporated

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FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D. C. Chartered 1837	**J. P. SINNOTT, Inc.** 50 East 42nd St., New York
GLOBE & REPUBLIC INSURANCE CO. OF AMERICA Philadelphia, Pa. — Established 1862	**GENERAL FIRE AGENCY, Inc.** 84 William St., New York DAVID McKINNON AGENCY — 7416 Fifth Ave., Brooklyn MOUNT & RILLING, Inc. — 132 Montague St., Brooklyn
IMPORTERS & EXPORTERS INSURANCE CO. OF NEW YORK Organized 1918	**PEERLESS AGENCY INC.** 507 Fifth Ave., New York
KNICKERBOCKER INSURANCE CO. OF NEW YORK Organized 1913	**CENTRAL FIRE AGENCY, Inc.** 92 William St., New York CLINTON P. HAMILTON — 194 Broadway, Brooklyn WM. BOWER & CO., Inc. — 92 Clinton St., Brooklyn
LINCOLN FIRE INSURANCE COMPANY OF NEW YORK Organized 1923	**LEXINGTON AGENCY** 51 East 42d St., New York
MERCHANTS & MANUFACTURERS FIRE INSURANCE COMPANY Newark, N. J. — Chartered 1849	**SENTINEL AGENCY** 505 Fifth Ave., New York DAVID McKINNON AGENCY — 7416 Fifth Ave., Brooklyn JAFFE AGENCY, Inc. — 50 Court St., Brooklyn
MILLERS NATIONAL INSURANCE CO. OF CHICAGO, ILL. Organized 1865	**CENTRAL FIRE AGENCY, Inc.** 92 William St., New York DAVIS & SHECTOR — 26 Court St., Brooklyn LEMMA & O'CONNOR — 144 Montague St., Brooklyn
NEW YORK FIRE INSURANCE COMPANY Incorporated 1832 Home Office, 349 E. 149th St., New York K. O. Gronau, Asst. Secretary	**THE FULTON FIRE AGENCY, Inc.** 215 Montague St., Brooklyn THE EVERS-DIXON CO., Inc. — 31-11 Grand Ave., Long Island City, N. Y. JOHN F. JAMES & SONS — 193 Montague St., Brooklyn
PREFERRED RISK FIRE INSURANCE COMPANY Topeka, Kan. — Organized 1917	**S. J. NEWMAN, Inc.** 76 William St., New York
ST. LOUIS FIRE & MARINE INSURANCE COMPANY St. Louis, Mo. — Organized 1929	**FORSTER, POLLEY & CO., Inc.** 251 West 42nd St., New York
SUSSEX FIRE INSURANCE COMPANY Newark, N. J. — Organized 1928	**ROSE & BAIA, Inc.** 116 John St., New York AULETTA & DICKER, Inc. — 191 Joralemon St., Brooklyn SIMON PASTON — 164 Montague St., Brooklyn
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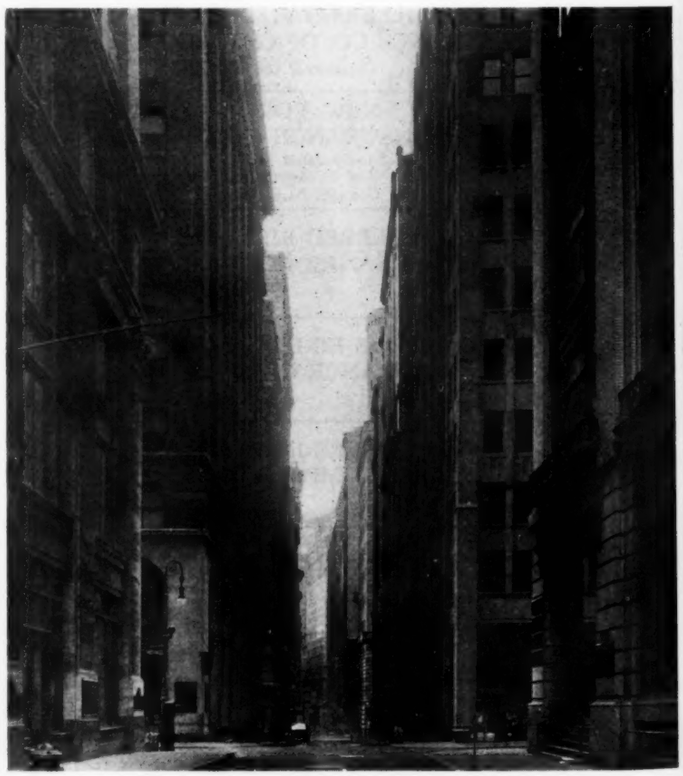
☞The premium figures given in agency tables are the net amounts reported to the Fire Patrol. In some instances the agent's actual writings were more than the Patrol figures; in a few cases they were less. Home office reinsurance adjustments account for such differences.

	First Half		
	1936	1935	1934
PIONEER AGENCY, INC.			
First American	$ 94,067	$126,029	$122,045
Concordia of Milwaukee	39,561	56,918	61,899
Merchants of Providence	24,915	.....	.....
Eagle Star & Brit. Dom.	.....	.....	4,710
Total	$158,543	$182,947	$188,654
C. W. SPARKS & CO., INC.			
Fidelity-Phenix	$ 91,890	$101,869	$118,427
Merchants' of New York	55,508	66,094	70,473
International of New York	2,019	3,884	3,233
Total	$149,417	$171,847	$192,133
MILLS & HONNESS, INC.			
Orient of Hartford	$ 56,500	$ 59,536	$ 60,113
American & Foreign	52,037	40,800	37,994
Superior	24,044	.....	.....
Union Fire, A. & Gen'l	15,938	14,900	16,373
Capital of Concord, N. H.	.....	19,869	21,051
Total	$148,519	$135,105	$135,531
WILLIS AGENCY, INC.			
Pearl Assurance	$141,110	†$134,293	†$182,616
Monarch Fire	.....	.....	35,680
Total	$140,110	†$134,293	†$218,296

†The 1935 and 1934 writings are of Willis-Hanssler & Co., Inc.

R. B. McFALLS & SON, INC.			
Employer's Fire, Boston	$ 51,721	$ 46,031	$ 60,485
Old Colony	30,092	23,784	23,515
Central of Baltimore	26,270	23,470	24,825
Baltimore American	21,880	17,909	25,182
General of America	.....	.....	881
Total	$129,963	$111,194	$134,888
ROSE & BAIA, INC.			
National-Ben Franklin	$ 79,494	$ 64,028	$ 68,666
Sussex Fire of N. J.	34,740	27,954	.....
Importers & Exporters	.....	.....	42,639
Total	$114,234	$ 91,982	$111,305

(Continued on Page 8)



View of William Street at intersection of John Street, looking south across Maiden Lane, Liberty, Cedar, Pine and Wall Streets.

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The premium figures given in agency tables are the net amounts reported to the Fire Patrol. In some instances the agent's actual writings were more than the Patrol figures; in a few cases they were less. Home office reinsurance adjustments account for such differences.

	First Half		
	1936	1935	1934
IRVIN AGENCY, INC.			
Girard Fire & Marine	$ 41,227	$ 41,969	$ 34,098
Carolina	26,926	32,076	15,798
Homeland of America	20,335	24,103	20,835
New Jersey	24,644	.....	.....
Total	$113,132	$ 98,148	$ 70,731
FULLER & KERN			
Boston Insurance Co.	$ 29,728	$ 30,440	$ 35,056
Security of New Haven	26,200	27,756	30,547
Eagle Star & British Dom.	22,510	22,225	14,098
Mercury of St. Paul	14,670	12,481	16,914
Charter Oak, Hartford	4,681	.....	.....
Great Eastern of White Plains	4,326	4,851	5,441
Merchants of R. I.	.....	12,983	17,684
Total	$102,115	$110,736	$119,740
WHITEHILL AGENCY, INC.			
Sun Insurance Office	$100,474	$105,752	$117,049
Excelsior of Syracuse	1,428	852	281
Total	$101,902	$106,604	$117,330
F. H. ROSS AGENCY			
Buffalo of N. Y.	$ 97,167	$ 73,496	$ 94,332
Standard of Trenton	†	66,082	83,831
Republic of Texas	.....	23,535	25,919
Dubuque F. & M.	*	17,364	.....
New Jersey Fire	.....	13,789	20,292
Total	‡$ 97,167	$194,266	$224,374

†*Minus figures.*
**Not available at time of going to press.*
‡*Probably incomplete.*

ZWEIG, SMITH & CO., INC.			
National of Hartford	$ 84,895	$105,256	$112,687
Palatine of London	9,852	10,023	13,761
Fidelity & Guaranty Fire	.....	14,594	12,873
Total	$ 94,747	$129,873	$139,321
WILLIAM SOHMER & CO.			
American Alliance	$ 61,776	$ 67,803	$ 65,996
British & Foreign	32,355	38,410	35,905
Milwaukee Mechanics	.....	.....	559
Total	$ 94,131	$106,213	$102,460
LOCKWOOD AGENCY, INC.			
Firemen's of New Jersey	$ 92,055	$ 91,850	$120,612
THE WRIGHT AGENCY			
Commonwealth of N. Y.	$ 60,542	$ 72,582	$ 64,106
Equitable Fire & Marine	28,910	15,019	23,076
Sentinel Fire	.....	10,390	11,931
Total	$ 89,452	$ 97,991	$ 99,113
O'BRIEN & O'BRIEN, INC.			
Alliance of Philadelphia	$ 38,396	$ 38,634	$ 40,756
World Fire & Marine	36,810	31,559	60,873
Imperial of New York	13,575	10,461	18,520
Century of Scotland	.....	.....	15,042
Total	$ 88,781	$ 80,654	$135,191
McAULIFFE AGENCY, INC.			
Columbia of New Jersey	$ 33,401	$ 23,116	$ 24,891
Standard of Hartford	28,208	25,515	20,989
Mechanics & Traders	22,209	28,379	26,745
Total	$ 83,818	$ 77,010	$ 72,625
DAVIS DORLAND & CO.			
Mercantile of America	$ 81,316	$ 86,455	$ 77,208
SENTINEL AGENCY			
Transcontinental of N. Y.	$ 38,449	$ 26,900	$ 22,519
Merchants & Manufacturers	35,816	34,395	51,383
Total	$ 74,265	$ 61,295	$ 73,902
WILLIAM GOODMAN AGENCY, INC.			
Lumbermen's of Philadelphia	$ 42,912	$ 44,736	$ .....
Union of London	26,211	29,018	25,199
Victory of Philadelphia	.....	.....	46,124
Total	$ 69,123	$ 73,754	$ 71,323

(Continued on Page 10)

PUBLIC ENEMY № 5 Sickness

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The Mechanics Insurance Co. of Philadelphia " 1854
Superior Fire Insurance Company " 1871
The Metropolitan Casualty Insurance Co. of N.Y. " 1874
Milwaukee Mechanics' Insurance Company ORGANIZED 1852
National-Ben Franklin Fire Insurance Co. " 1866
The Concordia Fire Insurance Co. of Milwaukee " 1870
Commercial Casualty Insurance Company " 1909

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MERCANTILE INS. CO. of AMERICA

GEORGE H. ROSS & CO.

147 Montague St., Brooklyn, N. Y.

Telephone: MAin 4-0090-0091

REPRESENTING

Brooklyn and Suburban Agent
INSURANCE COMPANY of NORTH AMERICA

Brooklyn and Suburban Agent
FIRE ASSOCIATION of PHILADELPHIA

Brooklyn Agent
St. PAUL FIRE & MARINE INSURANCE CO.

Brooklyn Agent
INSURANCE CO. of the STATE of PA.

Nation-wide Binding Facilities

C. W. Sparks & Co., Inc.

90 Maiden Lane, New York

Telephone JOhn 4-4841

REPRESENTING:

For New York City Fire
FIDELITY-PHENIX FIRE INSURANCE CO. OF N. Y.
MERCHANTS FIRE ASSURANCE CORP. OF N. Y.
INTERNATIONAL INSURANCE CO.

For New York Suburban
MERCHANTS FIRE ASSURANCE CORP. OF N. Y.
INTERNATIONAL INSURANCE CO.

For Casualty
THE FIDELITY AND CASUALTY CO. OF N. Y.

For Fidelity and Surety Bonds
AMERICAN BONDING COMPANY OF BALTIMORE

For Automobile Fire & Theft
FIDELITY-PHENIX FIRE INSURANCE CO. OF N. Y.

For Inland and Ocean Marine
FIDELITY-PHENIX FIRE INSURANCE CO. OF N. Y.
MERCHANTS FIRE ASSURANCE CORP. OF N. Y.

☞The premium figures given in agency tables are the net amounts reported to the Fire Patrol. In some instances the agent's actual writings were more than the Patrol figures; in a few cases they were less. Home office reinsurance adjustments account for such differences.

	First Half		
	1936	1935	1934
ROSS UNDERWRITERS, INC.			
Reliance of Philadelphia	$ 21,948	$ 23,963	$ 28,289
Insurance Co. State of Pa.	17,705	16,878	9,333
National Security Fire	13,654	15,450	22,519
Pacific National	11,017	11,383	.....
Philadelphia National	.....	.....	29,262
Total	$ 64,324	$ 67,674	$ 89,403
JOERNS & FRENCH, INC.			
Georgia Home	$ 57,390	$ 54,195	$ 50,371
NEWBERGER AGENCY, INC.			
Minneapolis F. & M.	$ 34,857	$ 33,296	$ 30,033
Sentinel Fire	21,183	.....	.....
New England Fire	.....	17,428	17,003
Total	$ 56,040	$ 50,724	$ 47,036
CHUBB & SON			
Federal of New Jersey	$ 43,125	$ 33,706	$ 40,303
Sea of Liverpool	11,127	8,260	776
Total	$ 54,252	$ 41,966	$ 41,079
TRIBORO AGENCY, INC.			
Franklin National	$ 21,515	$ 27,934	$ 29,316
Caledonian of Scotland	17,860	17,881	22,141
Provident of N. H.	10,400	12,428	1,993
Granite State	.....	.....	12,947
Total	$ 49,775	$ 58,243	$ 66,397
LIELL-FUSS AGENCY, INC.			
Occidental of S. F.	$ 31,238	$ 30,549	$ 16,012
Capital of California	8,394	7,610	13,532
Twin City Fire	6,504	7,160	.....
Total	$ 46,136	$ 45,319	$ 29,544
CREHORE & RICHARDSON, INC.			
Newark Fire	$ 26,068	$ 25,762	$ 28,018
Citizens of New Jersey	13,012	12,772	10,143
Total	$ 39,080	$ 38,534	$ 38,161
FREDERICK E. ACKER, INC.			
Western of Canada	$ 35,193	$ 42,930	$ 36,637
Eureka-Security F. & M.	3,834	2,386	9,753
Total	$ 39,027	$ 45,316	$ 46,390
GENERAL FIRE AGENCY, INC.			
Globe & Republic of America	$ 38,999	$ 38,191	$ 41,048
EIFERT, FRENCH & CO., INC.			
Rochester American	$ 26,896	$ 30,146	$ 29,761
Seaboard Fire & Marine	10,488	6,018	.....
Total	$ 37,384	$ 36,164	$ 29,761
LEMMA & O'CONNOR			
Union Marine & General	$ 19,459	$ 22,768	$ 11,685
Philadelphia National	13,411	11,543	.....
London & Provincial	2,938	.....	.....
Total	$ 35,808	$ 34,311	$ 11,685
NUBEL UNDERWRITERS, INC.			
Bankers & Shippers	$ 31,750	.....	.....
First National of America	*	*	.....
Detroit F. & M.	.....	*	29,761
Total	†$ 31,750	*	$ 29,761

**Entire writings reinsured in parent company.*
†Incomplete for above reason

DANZIG, RIEDERS & WOLPER			
Mechanics of Philadelphia	$ 30,723	.....	.....
Superior Fire	.....	20,965	.....
Total	$ 30,723	$ 20,965	.....
HAGEDORN & CO.			
Central Union of N. J.	$ 29,288	$ 17,214	$ 10,292

(Continued on Page 12)

A Tour *Of The* Underwriting Offices

The presence in this issue of advertisements of many Manhattan and Brooklyn underwriting offices will enable insurance brokers, without leaving their desks, figuratively to undertake a tour of the "Streets" of the New York City insurance districts. Perusal of these advertisements will disclose much of interest and refresh one's mind as to the facilities and personalities of many of the city's offices. Company executives and fieldmen should also find these advertisements helpful when considering the appointment of new agents.

PEARL-AMERICAN FLEET

PEARL ASSURANCE CO., LTD.
OF LONDON

REPRESENTED BY

WILLIS AGENCY, INC.
80 JOHN STREET
NEW YORK

AS

METROPOLITAN GENERAL AGENT

City — Suburban — Nation-Wide
Facilities

MONARCH FIRE
INSURANCE COMPANY
OF CLEVELAND, OHIO

Represented By

WILLIAM A. HANSSLER
80 John St., New York

AS

METROPOLITAN GENERAL AGENT

City—Suburban—Nation-Wide
Facilities

EUREKA-SECURITY
FIRE & MARINE INSURANCE CO.
OF CINCINNATI, OHIO

Represented By

FRED'K E. ACKER CO., Inc.
110 E. 42nd St., New York

AS

METROPOLITAN GENERAL AGENT

City—Suburban—Nation-Wide
Facilities

R. B. McFALLS, President
CHAS. A. WILSON, Vice Pres. DAVID S. McFALLS, Vice Pres.
JAMES D. STEVENS, Secretary HENRY F. LAHR, Treasurer

R. B. McFALLS & SON, INC.

12 GOLD STREET, NEW YORK CITY
Telephone JOhn 4-4754-5-6-7-8-9

METROPOLITAN AGENTS
Baltimore American Insurance Co., New York
Central Fire Insurance Co. of Baltimore
Employers' Fire Insurance Co. of Boston
Old Colony Insurance Company of Boston

GENERAL AGENTS, NEW YORK SUBURBAN TERRITORY,
American Central Insurance Co. of St. Louis
Baltimore American Insurance Co. (Head Agents)
Boston Insurance Company of Boston
Central Fire Insurance Co. of Baltimore
Employers' Fire Insurance Co. of Boston
Farmers Fire Insurance Co. of York, Pa.
Home Fire & Marine Insurance Co. of Cal.
Lumbermen's Insurance Co. of Phila.
Old Colony Insurance Co. of Boston
Rhode Island Insurance Co. of Providence

McFALLS for
SERVICE

ALL LOSSES ADJUSTED AND PAID FROM THIS OFFICE

NEWBERGER AGENCY, Inc.

JACOB NEWBERGER, President
111 John Street
New York
Telephone BEekman 3-3725

METROPOLITAN DISTRICT AGENT
Minneapolis F. & M. Insurance Co.
(Phoenix of Hartford Group)

Sentinel Fire Insurance Co.
(Springfield F. & M. Group)

N. Y. SUBURBAN GEN'L AGENT
Minneapolis F. & M. Insurance Co.
(Phoenix of Hartford Group)

AUTOMOBILE AGENT
Central States Fire Insurance Co.
(Phoenix of Hartford Group)

COUNTRY-WIDE BINDING AGENT
Minneapolis F. & M. Insurance Co.
(Phoenix of Hartford Group)

☞The premium figures given in agency tables are the net amounts reported to the Fire Patrol. In some instances the agent's actual writings were more than the Patrol figures; in a few cases they were less. Home office reinsurance adjustments account for such differences.

	First Half		
	1936	1935	1934
NATHAN FRIEDMAN			
Sun Underwriters	$ 27,019	$ 30,348	$ 21,604
Netherlands	2,268	.....	.....
Total	$ 29,287	$ 30,348	$ 21,604
WHITE & CAMBY, INC.			
Fidelity & Guaranty Fire	$ 21,157	.....	.....
North River	6,715	.....	.....
Total	$ 27,872	.....	.....
GREENE & LEISTE, INC.			
Piedmont Fire	$ 20,691	$ 16,600	$ 3,175
New England Fire	5,657	.....	.....
Eureka Security F. & M.	.....	.....	8,705
Total	$ 26,348	$ 16,600	$ 11,880
THEURER-HENNESSY CORPORATION			
Republic of Texas	$ 15,039	.....	.....
Washington Assurance	6,361	20,860	.....
Monarch Fire	.....	15,814	11,234
North Carolina Home	*	*	.....
Pacific Coast Fire	4,617	.....	.....
Total	†$ 26,017	†$ 46,674	$ 11,234

**Entire writings reinsured in parent company (Great American).*
†Incomplete for reason explained above.

HERBERT H. RAY			
General of America	$ 23,971	$ 18,316	$ 8,480
General Schuyler	.....	5,099	8,782
Total	$ 23,971	$ 23,415	$ 17,262
McLEAN & McLEAN, INC.			
American Union of N. Y.	$ 23,186	$ 22,184	$ 30,939
JOHN J. KELLE, INC.			
Columbia of Dayton, O.	$ 12,149	$ 11,569	.....
Western Fire of Kansas	10,939	5,976	.....
Sussex Fire	.....	.....	13,603
Total	$ 23,088	$ 17,545	$ 13,603
T. J. HOGAN, INC.			
Detroit Fire & Marine	*$ 19,289	$ 30,146	.....
Dixie	3,750	.....	.....
Total	$ 23,039	$ 30,146	.....

**Up to February 29, 1936.*

WILLIAM A. HANSSLER			
Monarch Fire	$ 21,676	.....	.....
Dubuque Fire & Marine	1,190	.....	.....
Total	$ 22,866	.....	.....
JACOB WURTELE AGENCY, INC.			
New Brunswick Fire	$ 22,234	$ 25,004	$ 13,624
EUGENE C. RICHARD CO., INC.			
Albany Insurance Co.	$ 12,893	$ 11,344	$ 12,963
Allemannia Fire of Pa.	9,184	7,110	6,264
Total	$ 22,077	$ 18,454	$ 19,227
*R. W. SWEENEY, INC.			
National Reserve	$ 13,694	$ 16,366	$ 11,847
Detroit Fire & Marine	†7,607	.....	.....
Total	$ 21,301	$ 16,366	$ 11,847

†Since March 1, 1936.
**1935 and 1934 figures are writings of Bergen Tallman, now merged with this agency.*

GRUBER & LYNCH			
British General	$ 12,079	$ 10,674	.....
Meiji Fire	5,855	10,748	.....
Total	$ 17,934	$ 21,422	.....
FRENKEL & CO., INC.			
Northwestern Fire & Marine	$ 17,538	$ 18,040	$ 23,136
MICHAEL WOHN			
Massachusetts F. & M.	$ 14,541	$ 16,585	$ 16,562
J. P. SINNOTT, INC.			
Firemen's of Washington	$ 14,226	$ 15,802	$ 14,803
Superior Fire	.....	.....	21,182
Total	$ 14,226	$ 15,802	$ 35,985
LESLIE D. FORMAN & CO.			
Michigan F. & M.	$ 13,674	$ 16,447	$ 17,235

(Continued on Page 14)

OFFERING . . .

JOHN HANCOCK
FULL LINE LIFE SERVICE

Including

NEW FAMILY INDEPENDENCE PLAN

GROUP LIFE

MODIFIED WITH FAMILY INCOME RIDER

PREFERRED RISK WHOLE LIFE

GROUP ACCIDENT AND SICKNESS

RETIREMENT FUND WITH FAMILY INCOME RIDER

WHOLESALE INSURANCE

30-PAYMENT LIFE WITH FAMILY INCOME RIDER

BArclay 7-1070 **HARRY GARDINER AGENCY** 225 Broadway New York, N. Y.

John Hancock
MUTUAL
LIFE INSURANCE COMPANY
OF BOSTON, MASSACHUSETTS

Remember!

You can now place FIRE business with

White & Camby, Inc.

EDWARD I. WHITE, President

Insurance Underwriters

41 East 42nd Street, New York

Telephone VAnderbilt 3-4400

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Fidelity and Guaranty Fire Corporation
North River Insurance Company
Northern Assurance Company, Ltd.
Eagle Star and British Dominions Insurance Co., Ltd.
Universal Insurance Company
Standard Insurance Company of New York

Experience and Service . . . Get Results!

- FIRE (MR. AULD)
- CASUALTY (MR. SHANNON)
- BURGLARY (MR. STEUER)
- INLAND MARINE (MR. McLAUGHLIN)
- AUTOMOBILE (MR. COCHRANE)
- JEWELRY (MR. McLAUGHLIN)

Information: MISS DOYLE

MILLS & HONNESS, Inc.

75 MAIDEN LANE, NEW YORK

Telephone: BEekman 3-1951

New York City Agents

ORIENT INSURANCE COMPANY of Hartford
AMERICAN & FOREIGN INSURANCE CO. of New York
SUPERIOR FIRE INSURANCE CO. of Pittsburgh, Pa.
UNION FIRE, ACC'T & GENERAL INSURANCE CO. of Paris

N. Y. Suburban General Agents

ORIENT INSURANCE COMPANY of Hartford

Casualty Agents

COMMERCIAL CASUALTY INS. CO. of Newark, N. J.

Automobile Agents

ORIENT INSURANCE CO. of Hartford, Conn.

Country-wide Binding Facilities

The premium figures given in agency tables are the net amounts reported to the Fire Patrol. In some instances the agent's actual writings were more than the Patrol figures; in a few cases they were less. Home office reinsurance adjustments account for such differences.

	First Half 1936	1935	1934
P. T. TEBBY, INC.			
Virginia F. & M.	$ 7,306	$ 6,610	$ 2,746
Anchor of Providence	6,220	7,396	.....
Lincoln Fire	.....	.....	2,833
Total	$ 13,526	$ 14,006	$ 5,579
NATHAN H. WEIL, INC.			
Central States Fire	$ 13,173	$ 13,334	$ 14,085
T. Y. BROWN & CO.			
Granite State	$ 12,013	$ 10,344	$ 4,936
New Hampshire Fire	.....	.....	8,128
Total	$ 12,013	$ 10,344	$ 13,034
HARRY C. SMITH AGENCY, INC.			
Merchants' Fire of Denver	$ 11,411	$ 12,808	.....
JONES & WHITLOCK, INC.			
Richmond of New York	$ 10,804	$ 1,169	.....
American National Fire	*	*	*
Total	†$ 10,804	†$ 1,169	.....

**Entire writings of American Nat'l reinsured in Great American.*
†Incomplete for reason explained above.

MURPHY & JORDAN, INC.			
United Firemen's of Phila.	$ 10,407	$ 21,367	$ 28,893
LEONARD JACOBS & CO., INC.			
Switzerland General	$ 10,307	$ 7,263	.....
PENNYORK UNDERWRITING AGENCY CORP.			
Harmonia Fire	$ 10,266	$ 9,702	$ 7,682
TRUPIN AGENCY, INC.			
Dixie Fire	*$ 10,171	$ 24,303	$ .....
Richmond of N. Y.	.....	.....	27,593
Total	*$ 10,171	$ 24,303	$ 27,593

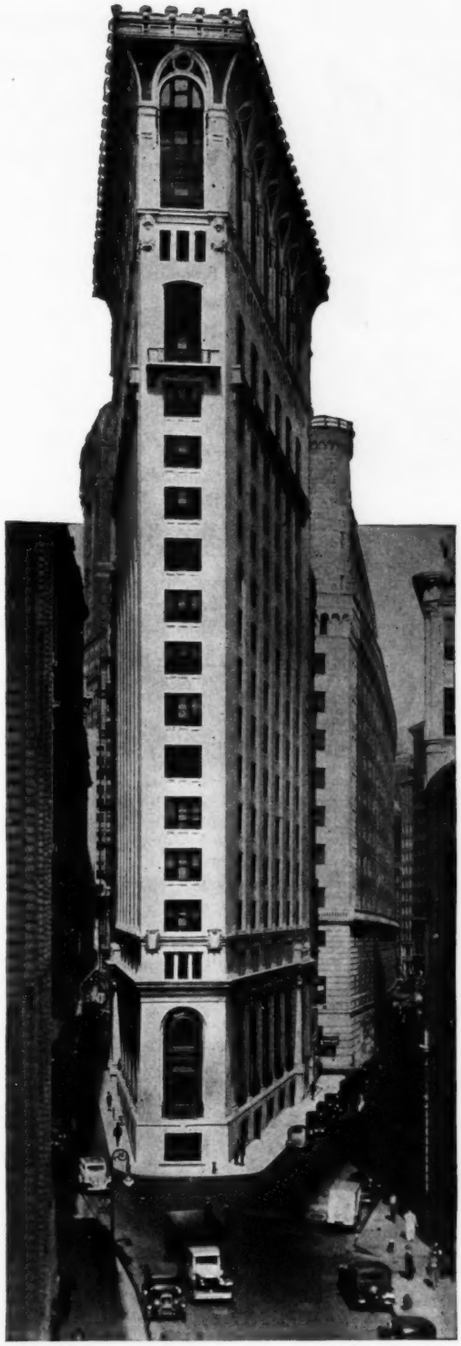
**Up to February 29, 1936.*

EMPIRE UNDERWRITING CORPORATION			
London & Scottish	$ 9,902	$ 10,758	$ 7,764
OWENS & PHILLIPS, INC.			
Maryland (Fire)	$ 9,466	$ 7,674	$ 8,811
JOHN C. PAIGE & CO.			
California	$ 8,306	$ 10,301	$ 10,967
LOUIS KRETSCHMANN & SON			
Patriotic of America	$ 7,740	$ 7,828	$ 8,474
LOUIS D. KRASNER, INC.			
General Schuyler	$ 7,479	.....	.....
FORSTER, POLLEY & CO., INC.			
St. Louis Fire & Marine	$ 7,048	$ 7,582	$ .....
Republic of Texas	.....	.....	6,363
Total	$ 7,048	$ 7,582	$ 6,363
FRANCIS A. DOYLE			
Standard Fire of Trenton	†$ 6,704	.....	.....

†Agent's Writings from May, 1936.

BALDWIN & SEELEY, INC.			
East & West	$ 5,150	$ 4,865	$ 7,325
FRANK B. MARTIN			
Homestead Fire	$ 4,628	$ 4,379	$ 3,503
LEXINGTON AGENCY			
Lincoln Fire	$ 4,555	.....	.....
MIDTOWN UNDERWRITERS, INC.			
Lafayette Fire	$ 3,096	$ 15,453	$ 7,522
G. P. BARTENFELD			
Caledonian-American	$ 2,502	$ 3,129	$ 1,687

(Continued on Page 16)



The Great American Group of Insurance Companies writes practically all forms of coverage except Life.

Great American Insurance Company
American Alliance Insurance Co.
Massachusetts Fire & Marine Insurance Co.
American National Fire Insurance Co.
North Carolina Home Insurance Co.

Great American
Group of Insurance Companies
New York

ORGANIZED 1872

ONE LIBERTY STREET, NEW YORK CITY

Great American Indemnity Company
Rochester American Insurance Co.
Detroit Fire & Marine Insurance Co.
County Fire Insurance Company of Philadelphia

COMPANIES OF STRENGTH and REPUTATION . . .

National Fire Insurance Co.
OF HARTFORD, CONN.

Palatine Insurance Company, Ltd.
OF LONDON, ENGLAND

Continental Casualty Company
CHICAGO, ILL.

Represented in New York City By

ZWEIG, SMITH & CO., INC.
H. M. ZWEIG — A. J. SMITH
NATIONAL BOARD BUILDING
85 JOHN ST., NEW YORK
Telephone: BEekman 3-9700

ESTABLISHED 1909
Alexander Greene & Co., Inc.
83 MAIDEN LANE, NEW YORK
BEEKMAN 3-1070
BROKERS' SERVICE OFFICE
7 GOLD STREET, NEW YORK
NEWARK, N. J., OFFICE
CHAM. OF COM. BLDG. (MARKET 2-1116)

Manager—Metropolitan Auto. Dep't.
FIREMAN'S FUND INSURANCE COMPANY
HOME FIRE & MARINE INSURANCE COMPANY
General Agent—All Lines
LONDON GUARANTEE & ACCIDENT CO., LTD.
Metropolitan Inland Marine Agent
UNITED FIREMEN'S INSURANCE COMPANY
PIEDMONT FIRE INSURANCE CO. (of The AETNA FIRE Group)
NEW ENGLAND FIRE INS. CO. (of The SPRINGFIELD F. & M. Group)

Ballard & Greene, Inc.
Manager—State of New Jersey (Casualty & Surety)
CENTRAL SURETY AND INSURANCE CORPORATION
General Agent—New York and Newark
AMERICAN AUTOMOBILE INSURANCE COMPANY
AMERICAN AUTOMOBILE FIRE INS. CO.

Greene & Leiste, Inc.
Metropolitan and N. Y. Suburban General Agent—Fire & Allied Lines
PIEDMONT FIRE INSURANCE COMPANY (of The AETNA FIRE Group)
NEW ENGLAND FIRE INS. CO. (of The SPRINGFIELD F. & M. Group)
Country-Wide Binding Agent

The premium figures given in agency tables are the net amounts reported to the Fire Patrol. In some instances the agent's actual writings were more than the Patrol figures; in a few cases they were less. Home office reinsurance adjustments account for such differences.

	First Half 1936	1935	1934
THE TIMES SQUARE AGENCY			
Birmingham Fire of Pittsburgh	$ 2,267	*	*
**Premiums reinsured in parent company.*			
BRUCE DODSON & COMPANY			
Equity Fire of Kansas City	$ 2,100	.....	.....
NEWHOUSE & SAYRE, INC.			
Southern Fire of New York	$ 2,038	.....	.....
W. J. ROBERTS & CO., INC.			
Standard Marine of Liverpool	$ 1,393	$ 1,223	$ 493
CROSS, BROWN & ROUNDS, INC.			
Reliable Fire of Dayton	$ 1,296	$ 2,422	$ 308
S. J. NEWMAN, INC.			
Preferred Risk Fire	$ 957	$ 4,822	.....
CHAS. BOGERT			
National Fire & Marine, N. J.	*	$ 1,682	$ 2,134
**Company's 1936 figures listed under City Departments (page 17).*			
ALPHA AGENCY, INC.			
Buffalo	*	.....	.....
**Started writing in June.*			
WEMAC AGENCY, INC.			
Maryland (Fire)	*	.....	.....
**Recent appointment.*			
PEERLESS AGENCY, INC.			
Importers & Exporters	$ *	.....	.....
**Started writing in July, 1936*			
W. B. MacINTOSH			
American Home Fire	*	.....	.....
Stuyvesant	*	.....	.....
Total	*	.....	.....
**Figures for these companies will be found under City Departments. Agency commenced writing in July, 1936.*			
HOGAN ASSOCIATES, INC.			
General of Trieste	*	.....	.....
**Started writing recently; figures not filed for this period.*			

Looking West through John Street, from Cliff Street with Gold, William and Nassau Streets in the distance.

City Departments

Premium Writings of Companies Maintaining Local Offices

The premium writings in this table are for Manhattan and Bronx, and the companies are arranged in accordance with their volume for the first half of 1936.

	First Half		
	1936	1935	1934
Home of New York	$448,750	$520,530	$516,113
Great American	407,539	426,032	400,445
Continental	243,501	246,021	284,124
Commercial Union, England	222,300	237,217	201,478
Automobile of Hartford	190,004	203,523	200,640
Insurance Co. of North America	179,997	160,005	169,160
Niagara Fire	178,495	170,451	185,039
North British & Mercantile	175,818	186,536	179,439
United States Fire	170,597	173,919	188,372
Liverpool & London & Globe	153,489	158,869	156,487
Hartford Fire	142,237	128,493	143,909
Royal of Liverpool	125,961	121,673	152,027
London & Lancashire	120,186	117,525	126,363
Fire Association of Phila.	117,765	122,411	118,260
Northwestern National	112,689	108,517	86,893
Travelers Fire	109,162	100,936	105,537
Aetna (Fire) of Hartford	107,717	131,267	147,432
Phoenix of London	98,568	115,025	108,547
New York Fire	89,297	88,351	83,767
North River	87,324	112,269	131,809
National Liberty (Uptown Branch)	86,948	99,627	90,089
National Union, Pa.	77,846	93,972	63,320
American of Newark	77,641	83,959	84,878
Queen of America	76,096	78,761	84,942
Northern of London	68,670	43,764	33,902
Fireman's Fund	65,478	55,280	47,260
Glens Falls	63,869	58,233	53,334
Norwich Union Fire	54,036	54,797	59,003
Atlas Assurance, London	45,580	41,620	40,339
London Assurance	45,142	49,018	50,186
Pacific Fire	44,659	37,611	35,739
New York Underwriters	37,637	33,337	41,111
American Central	31,513	36,959	29,643
Globe & Rutgers	28,827	6,692	.....
Safeguard of New York	17,610	17,563	15,793
Potomac of Washington, D. C.	14,326	14,618	15,253
American Home Fire	12,447	10,647	5,622
Church Properties	8,491	10,481	3,428
National Fire & Marine	2,373	*	*
Hamilton Fire, N. Y.	1,778	4,725	3,398
Allied Fire	335	340	281

*1935 *and* 1934 *figures will be found under Charles Bogert Agency (Page* 16).

THE EASTERN UNDERWRITER

Owned and published every Friday by The Eastern Underwriter Co., a New York Corporation. Office and place of business, 94 Fulton Street, New York, N. Y. Telephone Beekman 3-3090.

CLARENCE AXMAN, *President-Treasurer* W. L. HADLEY, *Vice-President*
GLADYS P. READ, *Secretary*

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Remittances from outside the United States by Postal or Express Money Order or by Bank Draft, payable in United States Funds.

Entered as second-class matter April 1, 1907, at the post office of New York City under the act of March 3, 1879.

The presence in this issue of advertisements of many Manhattan and Brooklyn underwriting offices will enable insurance brokers, without leaving their desks, figuratively to undertake a tour of the "Streets" of the New York City insurance districts. Perusal of these advertisements will disclose much of interest and refresh one's mind as to the facilities and personalities of many of the city's offices. Company executives and fieldmen should also find these advertisements helpful when considering the appointment of new agents.

The Facilities of these Affiliated Agencies Embrace All Lines, Except Life

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North Carolina Home Insurance Company
Washington Assurance Corporation of New York
Pacific Coast Fire Insurance Co. of Vancouver
Republic Insurance Co. of Texas

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JOHN BEIER THEURER, President
ALWYN SCHEER, Secretary

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INLAND MARINE
American & Foreign Insurance Company
Security Insurance Co. of New Haven

AUTOMOBILE
Yorkshire Insurance Company, Ltd., of England

LIABILITY—BURGLARY—PLATE GLASS
Yorkshire Indemnity Company of New York

116 John Street
New York

Telephone: BEekman 3-4597-8

WILLIAM A. HANSSLER

80 JOHN ST., NEW YORK
(Room 916)
Tel. BEekman 3-2570-1

Metropolitan and Suburban Agent

MONARCH FIRE INSURANCE COMPANY
of Cleveland, Ohio

DUBUQUE FIRE & MARINE INSURANCE CO.
of Dubuque, Iowa

Nation-Wide Binding and Inland Marine Agent

DUBUQUE FIRE & MARINE INSURANCE CO.
of Dubuque, Iowa

1846

THE AMERICAN
INSURANCE COMPANY
NEWARK NEW JERSEY

New York City Department
90 John Street
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Granite State Fire Ins. Co., Portsmouth, N. H.

AUTOMOBILE
World Fire & Marine Insurance Co., Hartford

Manhattan-Bronx Premium Writings of Individual Companies

FIRST HALF of 1936

The net amount of premiums on Manhattan and Bronx risks reported by each company for the first half of 1936, together with comparative figures for 1935 and 1934, are presented in the tabulation which follows. All the stock fire companies' writings in the divisions of New York City mentioned are listed and are arranged to show the standing of companies based upon premium writings for the second six months of last year.

Alongside each company the name of its present agent is listed. This makes possible the use of the table for directory purposes. In some instances the agents mentioned are not to be credited with having written the premiums recorded, the figures in such cases being the writings (in part or entirety) of a former agent. To express the thought in another way, in this table the figures are to be interpreted as being for the company rather than being the agent's writings for the company.

	First Half		
	1936	1935	1934
Home of New York (City Department)	$448,750	$520,530	$516,113
Great American (City Department)	407,539	426,032	400,445
Continental (City Department)	243,501	246,021	284,124
Commercial Union, Eng. (City Department)	222,300	237,217	201,478
National Liberty (City Office — McDaniel, Maeser & Co.	192,894	201,669	210,673
Automobile of Hartford (City Department)	190,004	203,523	200,640
Insurance Co. of N. A. (City Department)	179,997	160,005	169,160
Niagara Fire (City Department)	178,495	170,451	185,039
North British & Mer. (City Department)	175,818	186,536	179,439
United States Fire (City Department)	170,597	173,919	188,372
American Equitable (Central Fire Ag'y, Inc.)	170,187	179,331	183,174
Liverpool & L. & G. (City Department)	153,489	158,869	156,487
Hartford Fire (City Department)	142,237	128,493	143,909
Pearl Assurance (Willis Agency, Inc.)	140,110	134,293	182,616
Royal of Liverpool (City Department)	125,961	121,673	152,027
City of New York (Hoey & Ellison)	120,898	104,939	111,748
London & Lancashire (City Department)	120,186	117,525	126,363
Fire Association (City Department)	117,765	122,411	118,260
Northwestern National (City Office)	112,689	108,517	86,893
Travelers Fire (City Department)	109,162	100,936	105,537
Aetna Fire (City Department)	107,717	131,267	147,507
American Eagle (Hoey & Ellison)	105,752	105,958	112,995
St. Paul F. & M. (Fowler & Kavanagh, Inc.)	104,671	118,916	111,639
Scottish Union & Nat'l (Hall & Henshaw)	101,843	117,224	105,556
Sun Insurance Office (Whitehill Agcy., Inc.)	100,474	105,752	117,049
Phoenix of London (City Department)	98,568	115,025	108,547
Standard of N. Y. (Hall & Henshaw)	97,887	103,151	85,489
Buffalo of N. Y. (Alpha Agency, Inc.)	97,167	73,496	94,332
Phoenix of Hartford (W. H. Koop)	94,508	95,570	89,714
First American (Pioneer Agency, Inc.)	94,067	126,029	122,045
North River (White & Camby, Inc.)	94,039	112,269	131,809
Firemen's of N. J. (Lockwood Agency, Inc.)	92,055	91,850	120,612
Fidelity-Phenix (C. W. Sparks & Co., Inc.)	91,890	101,869	118,427
Franklin of Phila. (McDaniel, Maeser & Co.)	90,036	64,794	87,013
New York Fire (City Department)	89,297	88,351	83,767
Springfield F. & M. (W. H. Koop)	84,963	88,517	83,501
Natl. Fire of Htfd. (Zweig, Smith & Co., Inc.)	84,895	105,256	112,687
Phila. F. & M. (Central Fire Agency, Inc.)	83,190	72,943	81,018
Mercantile of America (Davis, Dorland & Co.)	81,316	86,456	77,208
National-Ben Franklin (Rose & Baia, Inc.)	79,494	64,028	68,666
National Union, Pa. (City Department)	77,846	93,972	63,320
American of Newark (City Department)	77,641	83,959	84,878
Queen of America (City Department)	76,096	78,761	84,942
Westchester Fire (Wallace Reid & Co., Inc.)	74,135	84,104	79,076
Star of America (Hall & Henshaw)	73,169	74,525	74,813
Knickerbocker (Central Fire Agency, Inc.)	72,462	73,094	70,895
Agricultural (W. L. Perrin & Son)	69,109	75,155	76,061
Northern of London (City Department)	68,670	43,764	33,902
Fireman's Fund (City Department)	65,478	55,280	47,260
Glens Falls (City Department)	63,869	58,233	53,334
Pennsylvania (W. S. Brown & Co., Inc.)	63,780	57,784	69,055
American Alliance (William Sohmer & Co.)	61,776	67,803	65,996
Commonwealth (The Wright Agency)	60,542	72,582	64,106
Providence Wash. (Wallace Reid & Co.)	59,882	67,735	64,462
Georgia Home (Joerns & French, Inc.)	57,390	54,195	50,371
Orient of Hartford (Mills & Honness, Inc.)	56,500	59,536	60,113
Merchants of N. Y. (C. W. Sparks & Co., Inc.)	55,508	66,094	70,473
Norwich Union (City Department)	54,036	54,797	59,003
American & Foreign (Mills & Honness, Inc.)	52,037	40,800	37,994
Law Union & Rock (Hall & Henshaw)	51,768	49,768	50,925
Employers' Fire, Boston (R. B. McFalls & Co., Inc.)	51,721	46,031	60,485
Royal Exchange (W. S. Brown & Co., Inc.)	49,218	43,290	51,251

(Continued on following page)

	First Half		
	1936	1935	1934
Federal Union (Hoey & Ellison)	48,871	14,165	28,086
Connecticut Fire (W. S. Brown & Co., Inc.)	48,604	38,876	46,122
Camden (Wallace Reid & Co., Inc.)	46,749	47,733	51,997
Atlas of London (City Department)	45,580	41,620	40,339
London Assurance (City Department)	45,142	49,018	50,186
Pacific Fire (City Department)	44,659	37,611	35,739
Northern of N. Y. (W. S. Brown & Co., Inc.)	43,991	36,345	36,735
Federal of N. J. (Chubb & Son)	43,125	33,706	40,303
Lumbermen's, Pa. (Wm. Goodman Agcy.,Inc.)	42,912	44,736	8,285
Girard F. & M. (Irvin Agency, Inc.)	41,227	41,969	34,098
Halifax Fire (Central Fire Agency, Inc.)	40,079	30,273	16,690
Concordia Fire (Pioneer Agency, Inc.)	39,561	56,918	61,899
Globe & Republic of America (General Fire Agency, Inc.)	38,999	38,191	41,048
Transcontinental (Sentinel Agency)	38,449	26,900	22,519
Alliance of Phila. (O'Brien & O'Brien, Inc.)	38,396	38,634	40,756
New York Underwriters (City Department)	37,637	33,337	41,111
World F. & M. (O'Brien & O'Brien, Inc.)	36,810	31,559	60,873
Hanover Fire (Hoey & Ellison)	36,042	30,921	40,281
Merchants & Manufacturers (Sentinel Agcy.)	35,816	34,395	51,383
Western of Can. (Fred E. Acker & Co., Inc.)	35,193	42,930	36,637
Minneapolis F. & M. (Newberger Agcy., Inc.)	34,857	33,296	30,033
Sussex Fire (Rose & Baia, Inc.)	34,740	27,954	13,603
Columbia of N. J. (McAuliffe Agcy., Inc.)	33,401	23,116	24,891
British & Foreign (William Sohmer & Co.)	32,355	38,410	35,905
Millers National (Central Fire Agcy., Inc.)	32,252	34,991	32,265
Yorkshire (W. S. Brown & Co., Inc.)	32,114	27,787	30,461
Bankers & Shippers (Nubel Underwriters, Inc.)	31,750	27,522	23,457
Home F. & M. (Hoey & Ellison)	31,663	40,811	25,277
American Central (City Department)	31,513	36,959	29,643
Occidental (Liell-Fuss Agency, Inc.)	31,238	30,549	16,012
Mechanics (Danzig, Rieders & Wolper)	30,723	4,550	11,936
British America (W. L. Perrin & Son)	30,592	32,177	32,267
Old Colony (R. B. McFalls & Son, Inc.)	30,092	23,784	23,515
Boston Ins. Co. (Fuller & Kern)	29,728	30,440	35,056
Commercial Union Fire, N. Y. (Willard S. Brown & Co.)	29,690	28,180	26,588
New Hampshire (W. L. Perrin & Son)	29,462	30,335	19,225
Central Union of N. J. (Hagedorn & Co.)	29,288	17,214	10,292
Equitable F. & M. (The Wright Agency)	28,910	15,019	23,076
Globe & Rutgers (City Department)	28,827	6,692	.....
Tokio M. & F. (Hoey & Ellison)	28,107	30,174	24,226
Standard of Htfd. (McAuliffe Agency, Inc.)	27,304	25,515	20,989
Sun Underwriters (Nathan Friedman)	27,019	30,348	21,604
Carolina (Irvin Agency, Inc.)	26,926	32,075	15,797
Detroit F. & M. (R. W. Sweeney, Inc.)	26,896	30,146	29,761
Rochester Am. (Eifert, French & Co., Inc.)	26,896	30,146	29,761
Ohio Farmers (W. L. Perrin & Son)	26,851	31,990	32,730
Central of Balt. (R. B. McFalls & Son, Inc.)	26,270	23,470	24,825
Union of London (Wm. Goodman Agcy., Inc.)	26,211	29,018	25,199
Security of New Haven (Fuller & Kern)	26,200	27,756	30,547
Newark Fire (Crehore & Richardson, Inc.)	26,068	25,762	28,018
Eagle Fire of N.Y. (Fowler & Kavanagh,Inc.)	25,976	22,432	32,585
Mil. Mechanics (Fowler & Kavanagh, Inc.)	25,633	32,770	9,815
Merchants of R. I. (Pioneer Agency, Inc.)	24,915	12,983	17,684
New Jersey Fire (Irvin Agency, Inc.)	24,644	13,789	20,292
Superior Fire (Mills & Honness, Inc.)	24,044	20,965	21,182
General of America (Herbert H. Ray)	23,971	18,316	9,361
Mechanics & Traders, Conn. (McAuliffe Agency, Inc.)	23,504	30,434	29,067
Amer. Union, N. Y. (McLean & McLean, Inc.)	23,398	22,184	30,939
Empire State (Hoey & Ellison)	23,049	13,487	30,373
Eagle Star & Brit. Dom. (Fuller & Kern)	22,510	22,225	14,098
New Brunswick (Jacob Wurtele Agcy., Inc.)	22,234	25,004	12,624
Reliance of Pa. (Ross Underwriters, Inc.)	21,948	23,963	28,289
Balt. Amer. (R. B. McFalls & Son, Inc.)	21,880	17,909	25,181
Monarch Fire (William A. Hanssler)	21,676	15,814	46,914
Franklin National (Triboro Agency, Inc.)	21,515	27,934	29,316
Sentinel Fire (Newberger Agency, Inc.)	21,183	10,390	11,931
Fidelity & Guaranty Fire (White & Camby, Inc.)	21,157	14,549	12,873

(Continued on following page)

NOTE: Listed alongside of each company in the above table is the name of its present agent. Identifying the agents makes possible the use of this tabulation for directory purposes. In some instances, the agents listed are not to be credited with having written the premiums recorded, the figures in such cases being the writings (in part or entirety) of a former agent. ***In other words, in this table the figures are to be interpreted as being for the company rather than being the agent's writings for the company.***

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MAin 4-1677-8-9

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PUlaski 5-6330-1-2

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Imperial Insurance Company of N. Y.
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Country-Wide Binding Service

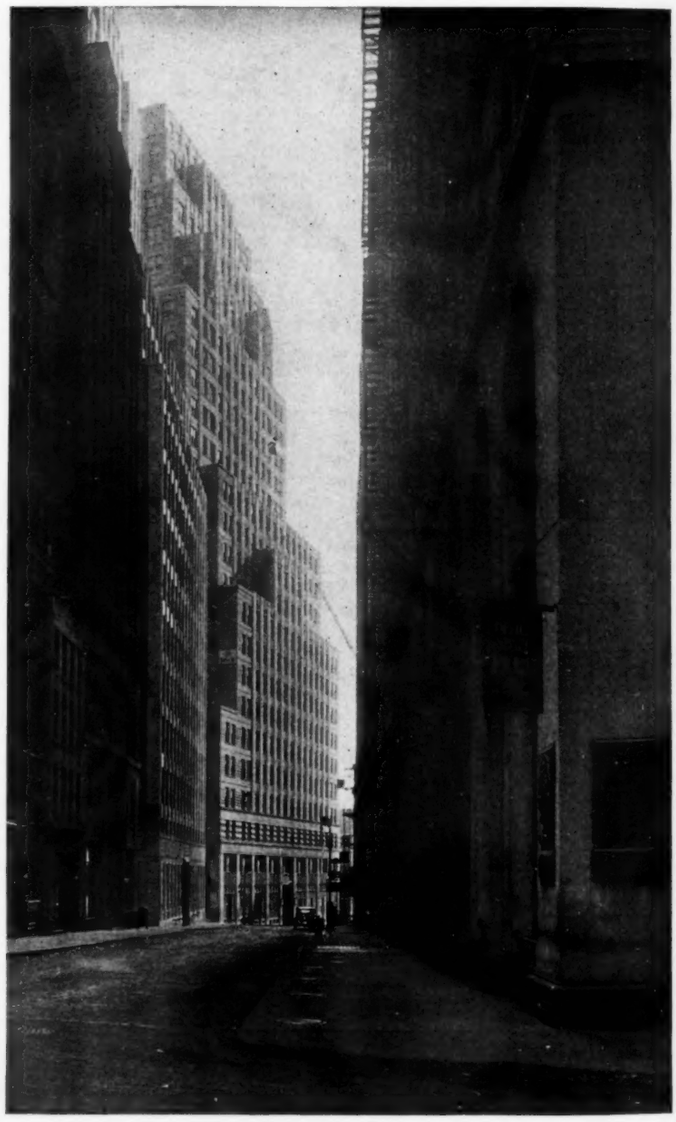
INLAND MARINE DEP'T
Philadelphia Fire & Marine Insurance Co.

AUTOMOBILE DEPARTMENT
Alliance Insurance Co. of Philadelphia

Manhattan-Bronx Premium Writings of Individual Companies

	First Half		
	1936	1935	1934
Piedmont Fire (Greene & Lieste, Inc.)	20,691	16,600	14,512
Homeland of America (Irvin Agency, Inc.)	20,335	24,103	20,835
Union Marine & Gen'l (Lemma & O'Connor)	19,459	22,768	38,489
Caledonian of Scot. (Triboro Agency, Inc.)	17,860	17,881	22,141
Ins. Co. of State of Pa. (Ross Underwriters, Inc.)	17,705	16,878	9,333
Safeguard of N. Y. (City Department)	17,610	17,563	15,793
Northwestern F. & M. (Frenkel & Co., Inc.)	17,538	18,040	23,136
Century of Scot. (Fowler & Kavanagh, Inc.)	17,414	19,400	12,950
Rhode Island (Hoey & Ellison)	17,376	15,841	16,269
Fulton of N. Y. (McDaniel, Maeser & Co.)	16,274	12,651	25,053
Union F. A. & G., Paris (Mills & Honness, Inc.)	15,938	14,900	16,373
Republic of Texas (Theurer-Hennessy Corp.)	15,039	23,535	28,302
Mercury of St. Paul (Fuller & Kern)	14,670	12,481	16,914
County of Phila. (Hoey & Ellison)	14,541	16,585	16,562
Massachusetts F. & M. (Michael Wohn)	14,541	16,585	16,562
Potomac of D. C. (City Department)	14,326	14,618	15,253
Firemen's of D. C. (J. P. Sinnott, Inc.)	14,226	15,802	14,803
Dixie Fire (T. J. Hogan, Inc.)	13,921	24,303	4,170
Manhattan F. & M. (Wallace Reid & Co., Inc.)	13,789	14,158	12,680
National Reserve (R. W. Sweeney, Inc.)	13,694	16,366	11,847
Michigan F. & M. (Leslie D. Forman & Co.)	13,674	16,447	17,235
National Security (Ross Underwriters, Inc.)	13,654	15,450	22,526
Imperial of N. Y. (O'Brien & O'Brien, Inc.)	13,575	10,461	18,520

(Continued on following page)



Intersection of John and William Streets, looking east on John Street, across Gold and Cliff Streets to Pearl Street.

—For the First Six Months of 1936 (Continued)

	First Half		
	1936	1935	1934
Philadelphia Natl. (Lemma & O'Connor)....	13,411	11,543	29,262
Central States Fire (Nathan H. Weil, Inc.)..	13,173	13,334	14,085
Citizens of N. J. (Crehore & Richardson, Inc.)	13,012	12,772	10,143
Albany of N. Y. (E. C. Richard Co., Inc.)....	12,893	11,344	12,963
Farmers of York (Mid-City Agency, Inc.)...	12,533	14,325	16,707
American Home (J. S. Frelinghuysen-W. B. MacIntosh)	12,447	10,647	5,622
Columbia of Dayton, O. (John J. Kelle, Inc.)	12,149	11,569	3,086
British General (Gruber & Lynch).....	12,079	10,674	2,085
Granite State (T. Y. Brown & Co.).....	12,013	10,344	17,903
Merchants of Denver (Harry C. Smith Agency, Inc.)	11,411	12,808	9,134
Sea of Liverpool (Chubb & Son).....	11,127	8,260	776
Pacific National Fire (Hall & Henshaw)....	11,017	11,383	15,549
Western of Kansas (John J. Kelle, Inc.).....	10,939	5,976	.....
Richmond of N. Y. (Jones & Whitlock, Inc.)	10,804	1,169	27,593
Seaboard F. & M. (Eifert, French & Co., Inc.)	10,488	6,018	3,799
United Firemen's (Murphy & Jordan, Inc.).	10,407	21,367	28,893
Provident of N. H. (Triboro Agency, Inc.)..	10,400	12,428	10,571
Switzerland Gen. (Leonard Jacobs & Co., Inc.)	10,307	7,263	.....
Harmonia (Pennyork Underwrit.Agcy. Corp.)	10,266	9,702	7,682
London & Scottish (Empire Underw. Corp.).	9,902	10,758	7,764
Palatine of London (Zweig, Smith & Co.,Inc.)	9,852	10,023	13,761
Maryland (Wemac Agency, Inc.)	9,466	7,674	8,811
Allemannia (Eugene C. Richard Co., Inc.)...	9,184	7,110	6,264
Union of Canton (Wallace Reid & Co., Inc.)	8,971	10,840	3,669
Church Properties	8,491	10,481	3,428
Capital of Calif. (Liell-Fuss Agency, Inc.)...	8,394	7,610	13,532
California (John C. Paige & Co., Inc.).....	8,306	10,301	10,967
Patriotic (Louis Kretschmann & Son, Inc.)..	7,740	7,828	8,474
General Schuyler (Louis D. Krasner, Inc.)...	7,479	5,100	8,782
Virginia F. & M. (P. T. Tebby, Inc.).....	7,306	6,610	2,746
St. Louis F. & M.(Forster, Polley & Co.,Inc.)	7,048	7,582	.....
Commerce of Glens Falls (Wallace Reid & Co., Inc.)	6,511	8,660	9,750
Twin City Fire (Liell-Fuss Agency, Inc.)....	6,504	7,161	10,908
Washington Assr. (Theurer-Hennessy Corp.)	6,361	20,860	15,149
Anchor of R. I. (P. T. Tebby, Inc.).....	6,220	7,396	5,120
Meiji Fire (Gruber & Lynch).....	5,855	10,748	9,212
New England Fire (Greene & Leiste, Inc.)...	5,657	17,428	17,003
East and West (Baldwin & Seeley, Inc.)....	5,150	4,865	7,325
Charter Oak	4,681	.....	.....
Homestead Fire (Frank B. Martin).....	4,628	4,379	3,503
Pacific Coast Fire (Theurer-Hennessy Corp.)	4,617	.....	.....
Lincoln Fire (P. T. Tebby, Inc.).....	4,555	.....	2,833
Great Eastern (Fuller & Kern).....	4,326	4,851	5,441
Eureka-Security F. & M. (F. E. Acker Co., Inc.)	3,834	2,386	9,753
Lafayette Fire (Midtown Underwriters, Inc.)	3,096	15,453	7,522
London & Provincial (Lemma & O'Connor)..	2,938	1,330	404
Caledonian-American (G. P. Bartenfeld).....	2,502	3,129	1,687
National F. & M. (Charles Bogert).....	2,373	1,682	2,131
Netherlands (N. Friedman)	2,268	4,648	2,608
Birmingham Fire of Pa. (Times Sq. Agcy.)..	2,267	.....	.....
Equity Fire of Kansas City (Bruce Dodson & Co.)	2,100	.....	.....
Southern Fire of Durham (Frank & DuBois)	2,049	3,236	1,417
Southern Fire of N. Y. (Wm. F. Morse)....	2,038	9,519	4,225
Int'l of N. Y. (C. W. Sparks & Co., Inc.)....	2,019	3,884	3,233
Hamilton Fire of N. Y. (City Department)..	1,778	4,725	3,398
Excelsior of Syracuse (Whitehill Agcy., Inc.)	1,428	852	281
Standard Marine (W. J. Roberts & Co., Inc.)	1,393	1,223	493
Reliable of Dayton (Cross, Brown & Rounds, Inc.)	1,296	2,422	308
Dubuque F. & M. (William A. Hanssler).....	**1,190	17,364	15,864
Preferred Risk (S. J. Newman, Inc.).....	957	4,822	.....
Allied Fire of Utica.....	335	340	281
Stuyvesant Ins. Co. (W. B. MacIntosh).....	95	.....	.....
Standard of Trenton (Francis A. Doyle).....	—1,501	66,082	83,831
Capital of Concord, N. H.....	.....	19,869	21,051
Importers & Exporters	.....	.....	42,639
American National (Jones & Whitlock, Inc.)	*	*	*
Birmingham Fire (The Times Sq. Agency)..	*	*	*
First National of Amer. (Nubel Underwriters, Inc.)	*	*	*
N. Carolina Home (Theurer-Hennessy Corp.)	*	*	*
First Nat'l of Am. (Nubel Underwriters, Inc.)	*	*	*
General of Trieste (Hogan Associates, Inc)..	†	.....	.....

*Reinsured in parent company.
**Incomplete.
†Appointed recently.
‡Figures not available at time of going to press.

NOTE: Listed alongside of each company in the above table is the name of its present agent. Identifying the agents makes possible the use of this tabulation for directory purposes. In some instances, the agents listed are not to be credited with having written the premiums recorded, the figures in such cases being the writings (in part or entirety) of a former agent. *In other words, in this table the figures are to be interpreted as being for the company rather than being the agent's writings for the company.*

THE LONDON ASSURANCE

METROPOLITAN DEPARTMENT
99 John Street (BEekman 3-7120)
PETER J. HUCKE, Local Secretary
WILLIAM F. NOLAN, Manager, Brokerage Dept.

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150 Montague St., Brooklyn
TRiangle 5-8552

THE W. F. STANZ AGENCY
136 Montague St., Brooklyn
MAin 4-5869

THE MANHATTAN
Fire & Marine Insurance Company

WALLACE REID & CO., INC.
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JOhn 4-3120

GEORGE A. HAGAN
189 Montague St., Brooklyn
CUmberland 6-3060

MAUS & OKUN, INC.
151 Montague St., Brooklyn
CUmberland 6-2238

H. J. FLANAGAN
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AStoria 8-1893

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BEekman 3-1951

CAIRE AGENCY, INC.
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CUmberland 6-2342

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(Commercial Union Group)

Meiji Fire Insurance Company
(Standard of N. Y. Group)

CASUALTY
National Casualty Company

INLAND MARINE
Pennsylvania Fire Insurance Co.

AUTOMOBILE
North British & Mercantile Ins. Co.
Standard Ins. Co. of N. Y.

COUNTRY-WIDE BINDING

CHARLES A. FOWLER President
JOS. W. KAVANAGH Vice Pres. & Sec.
WM. L. RODGERS Treasurer

FOWLER & KAVANAGH, INC.
75 MAIDEN LANE, NEW YORK
PHONE BEekman 3-1367

MANAGERS
St. Paul Fire & Marine Insurance Company
The Eagle Fire Company of New York
Milwaukee Mechanics' Insurance Company
The Century Insurance Company, Ltd.

CASUALTY DEP'T
The Travelers Insurance Company

LOCAL and SUBURBAN DEP'T
NEW YORK & BROOKLYN—N. Y. SUBURBAN & LONG ISLAND

AUTOMOBILE DEP'T
FIRE—THEFT—COLLISION—PROPERTY DAMAGE

MARINE DEP'T
ALL FORMS OF INLAND AND "ALL RISK" COVERS

FIRE—INLAND MARINE—TORNADO and SPRINKLER LEAKAGE—EXPLOSION
RIOT & CIVIL COMMOTION—TOURISTS FLOATERS—ALL CASUALTY LINES

Binders Issued Covering Risks Located Anywhere in the United States or Canada

LOSSES ADJUSTED AND PAID FROM THIS OFFICE

ROSE AND BAIA
INCORPORATED
116 JOHN STREET
New York City

REPRESENTING
AS FIRE UNDERWRITERS:

For the Metropolitan and Suburban Territory
The National-Ben Franklin Fire
Insurance Co. of Pittsburgh, Pa.

For the Metropolitan Territory
The Sussex Fire Insurance Co.
of New Jersey

For the Suburban Territory
The Millers National Insurance Co.
of Chicago, Ill.

Also Writing Automobile Fire, Theft, P. D. and Collision

Phone: BEekman 3— 2928 2929 2930

Manhattan and Bronx Premiums of Fire Company Groups

Net premium income for the first six months of 1936 on Manhattan and Bronx business of the various groups of stock fire companies is presented in the following tables. Company groups are arranged for the period, with comparative figures for the corresponding six months of 1935 and 1934 also being given.

	First Half		
	1936	1935	1934
Home of New York Group			
Home of New York	$448,750	$520,530	$516,113
National Liberty	192,894	201,669	200,673
City of New York	120,898	104,939	111,748
Franklin of Philadelphia	90,036	64,794	87,013
Georgia Home	57,390	54,195	50,371
Halifax Fire	40,079	30,273	16,690
Carolina	26,926	32,076	15,798
New Brunswick	22,234	25,004	12,624
Baltimore American	21,880	17,909	25,182
Harmonia Fire	10,266	9,702	7,682
Homestead Fire	4,628	4,379	3,503
Southern Fire of New York	2,038	9,519	4,225
Total	$1,038,019	$1,074,989	$1,051,622
America Fore Group			
Continental	$243,501	$246,021	$284,124
Niagara Fire	178,495	170,451	185,039
American Eagle	105,752	105,958	112,995
First American	94,067	126,029	122,045
Fidelity-Phenix	91,890	101,869	118,427
Maryland (Fire)	9,466	7,674	8,811
Total	$723,171	$758,002	$831,441
Royal-Liverpool Groups			
Liverpool & London & Globe	$153,489	$158,869	$156,487
Royal of Liverpool	125,961	121,673	152,027
Queen of America	76,096	78,761	84,942
Star of America	73,169	74,525	74,813
American & Foreign	52,037	40,800	37,994
Federal Union	48,871	14,165	28,086
British & Foreign	32,355	38,410	35,905
Newark Fire	26,068	25,762	28,018
Capital of California	8,394	7,610	13,532
Total	$596,440	$560,575	$611,804
Great American Group			
Great American	$407,539	$426,032	$400,445
American Alliance	61,776	67,803	65,996
Detroit F. & M.	26,896	30,146	29,761
Rochester-American	26,896	30,146	29,761
Massachusetts F. & M.	14,541	16,585	16,562
County of Phila.	14,541	16,585	16,562
North Carolina Home	*	*	*
American National	*	*	*
Total	$552,189	$587,297	$559,087

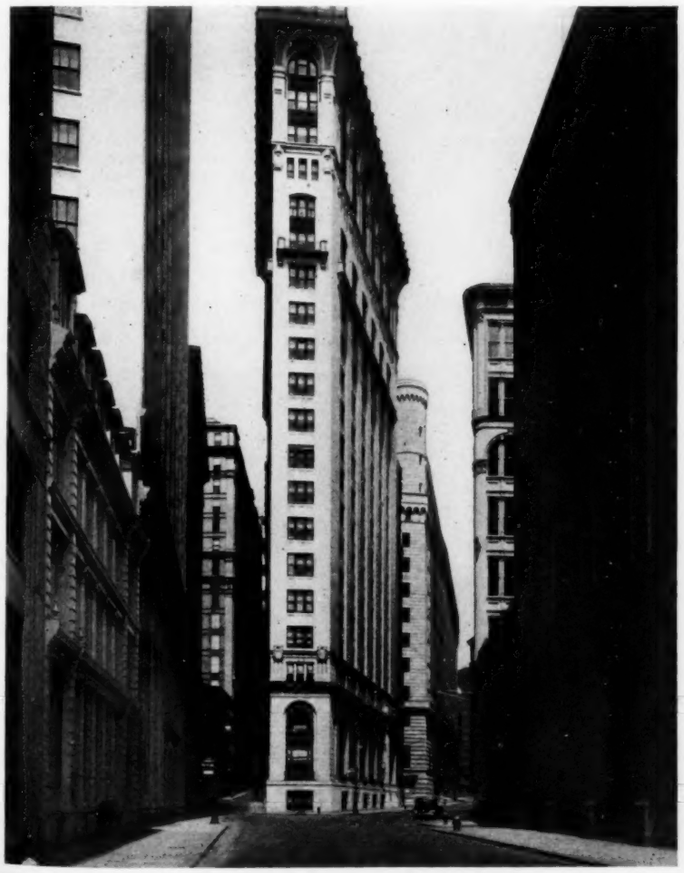
**Premiums reinsured in parent company.*

Corroon & Reynolds Group			
American Equitable	$170,187	$179,331	$183,174
New York Fire	89,297	88,351	83,767
Knickerbocker	72,462	73,094	70,895
Globe & Republic of America	38,999	38,191	41,048
Merchants & Manufacturers	35,816	34,395	51,383
Sussex Fire of New Jersey	34,740	27,954	.....
Lincoln Fire	4,555	.....	.....
Importers & Exporters	.....	.....	42,639
Total	$446,056	$441,316	$472,906
Crum & Forster Group			
United States Fire	$170,597	$173,919	$188,372
North River	94,039	112,260	131,809
Westchester Fire	74,135	84,104	79,076
Western of Canada	35,193	42,930	36,637
British America	30,952	32,177	32,267
Richmond of New York	10,804	1,169	27,593
Allemannia Fire	9,184	7,110	6,264
Southern Fire of Durham, N. C.	2,049	3,236	1,417
International of New York	2,019	3,884	3,233
Total	$428,972	$460,798	$506,668

(Continued on following page)

	First Half		
	1936	1935	1934
North British & Mercantile Group			
North British & Mercantile	$175,818	$186,536	$179,439
Mercantile of America	81,316	86,455	77,208
Pennsylvania	63,780	57,784	69,055
Commonwealth	60,542	72,582	64,106
Homeland of America	20,335	24,103	20,835
Total	$401,791	$427,460	$410,643
Insurance Co. of North America Group			
Insurance Co. of N. A.	$179,997	$160,005	$169,160
Philadelphia Fire & Marine	83,190	72,943	81,018
Alliance of Philadelphia	38,396	38,634	40,756
Central of Baltimore	26,270	23,470	24,825
National Security	13,654	15,450	22,526
Total	$341,507	$310,502	$338,285
Commercial Union Group			
Commercial Union, England	$222,300	$237,217	$201,478
American Central	31,513	36,959	29,643
Commercial Union Fire, N. Y.	29,690	28,180	26,588
Union of London	26,211	29,018	25,199
British General	12,079	10,674	2,085
Palatine of London	9,852	10,023	13,761
California	8,306	10,301	10,967
Total	$339,951	$362,372	$309,721
Loyalty Group			
Firemen's of New Jersey	$ 92,055	$ 91,850	$120,612
National-Ben Franklin	79,494	64,028	68,666
Girard F. & M.	41,227	41,969	34,098
Concordia of Milwaukee	39,561	56,918	61,899
Mechanics' of Phila.	30,723	4,550	11,936
Milwaukee Mechanics'	25,633	32,770	9,815
Superior Fire of Pittsburgh	24,044	20,965	21,182
Capital of Concord	.....	19,869	21,051
Total	$332,737	$332,919	$349,259

(Continued on following page)



Looking West along Maiden Lane's cow-path windings on the right. Liberty Street on left. Gold Street corner on the right. William Street just beyond the triangle.

JOHN J. KELLE, Inc.

NEW YORK OFFICE:
102 Maiden Lane
Tel. BEekman—3-7038-7039

BROOKLYN OFFICE:
176 Montague Street
Tel. TRiangle 5-2276-2280

WALTER E. KELLE
President

GERARD J. IRVING
Vice President

JEROME J. SCHMIDT
Secretary

FRANK L. CORNING
FREDERICK W. DIX
JOHN DRANKWALTER
ROBT. M. KELEHER
WILLIAM PALMER
HENRY S. SCHNEIDER
WILLIAM E. TRACEY
CLIFFORD C. WALTER
PHILIP WINGERTER
Special Agents

FIRE
CASUALTY
MARINE
AUTO

NEW YORK CITY AGENTS

Columbia Fire Insurance Company of Dayton, O.
Western Fire Insurance Co. of Fort Scott, Kans.

NEW YORK SUBURBAN
GENERAL AGENTS

Harmonia Fire Insurance Company
Western Fire Insurance Co. of Fort Scott, Kans.

HEAD AGENTS

Columbia Fire Insurance Company of Dayton, O.

BROOKLYN AND L. I. SUBURBAN

Albany Insurance Company of New York
British & Foreign Marine Insurance Co.
Central States Fire Ins. Co. (Marine)
Columbia Fire Insurance Company of Dayton, O.
Detroit F. & M. Insurance Co.
Franklin Fire Insurance Co. of Philadelphia
Home F. & M. Ins. Co. (Auto. and Marine)
Michigan F. & M. Ins. Co. (Suburban)
Western Fire Insurance Co. of Fort Scott, Kans.

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Massachusetts Bonding and Insurance Company

A. ALBERT MEYERHOFF President
J. ERNEST JACKSON Ass't Secretary
EDWARD B. PLATZKER Vice Pres. and Sec'y

PIONEER AGENCY, Inc.

116 John Street, New York, N. Y.
Telephone—BEekman 3-3710

METROPOLITAN FIRE DEPARTMENT
ALEXANDER KENNEL, Manager

First American Fire Insurance Co. of New York
Concordia Fire Insurance Co. of Milwaukee
Merchants Insurance Company of Providence, R. I.

SUBURBAN FIRE DEPARTMENT
ALFRED A. SNYDER, Manager

Superior Fire Insurance Co. of Pittsburgh
First American Fire Insurance Co. of New York
Merchants Insurance Company of Providence, R. I.

INLAND MARINE DEPARTMENT
CHARLES S. BUCCA, Manager

Maryland Insurance Company of New York
Concordia Fire Insurance Co. of Milwaukee
Merchants Insurance Company of Providence, R. I.

CASUALTY (ALL LINES) DEPARTMENT
E. STEINGART, Manager

Metropolitan Casualty Insurance Co. of New York

AUTOMOBILE FIRE AND THEFT DEPARTMENT
CHARLES S. BUCCA, Manager

Franklin Fire Insurance Co. of Philadelphia
First American Fire Insurance Co. of New York
Merchants Insurance Company of Providence, R. I.

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220 East 42nd St. (News Building), New York
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Northern Ins. Co. of New York
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Complete Facilities
Pioneers In This Field

FRANCIS A. DOYLE

123 William St. (Room 504), New York
BEekman 3-5556—5557

Metropolitan District and Suburban Agent

Standard Fire Insurance Co.
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FRANK J. BREEN, *President*

Automobile Agent
London & Provincial M. & G.
Insurance Company, Ltd.
of London, England

JOHN C. WEGHORN AGENCY, INC.

84 WILLIAM STREET
NEW YORK CITY

TELEPHONE BEEKMAN 3-8362

Nation-wide Acceptances

Manhattan and Bronx Premiums by Groups (Continued)

	First Half		
	1936	1935	1934
London & Lancashire Group			
London & Lancashire	$120,186	$117,525	$126,363
Orient of Hartford	56,500	59,536	60,113
Law Union & Rock	51,768	49,768	50,925
Safeguard of New York	17,610	17,563	15,793
Standard Marine of Liverpool	1,393	1,223	493
Total	$247,457	$245,615	$253,687
Phoenix of Hartford Group			
Phoenix of Hartford	$ 94,508	$ 95,570	$ 89,714
Connecticut Fire	48,604	38,876	46,122
Minneapolis Fire & Marine	34,857	33,296	30,033
Equitable Fire & Marine	28,910	15,019	23,076
Central States Fire	13,173	13,334	14,085
Great Eastern of White Plains	4,326	4,851	5,441
Total	$224,378	$200,946	$208,471
Aetna Life Group			
Automobile of Hartford	$190,004	$203,523	$200,640
Standard of Hartford	27,304	25,515	20,989
Total	$217,308	$229,038	$221,629
Hartford Fire Group			
Hartford Fire	$142,237	$128,493	$143,909
New York Underwriters	37,637	33,337	41,111
Northwestern Fire & Marine	17,538	18,040	23,136
Citizens of New Jersey	13,012	12,772	10,143
Twin City Fire	6,504	7,161	10,908
Total	$216,928	$199,803	$229,207
Fire Association Group			
Fire Association of Philadelphia	$117,765	$122,411	$118,260
Lumbermen's of Pennsylvania	42,912	44,736	8,285
Reliance of Philadelphia	21,948	23,963	28,289
Philadelphia National	13,411	11,543	29,262
Victory of Philadelphia	.....	.....	46,124
Total	$196,036	$202,653	$230,220
Phoenix of London Group			
Phoenix of London	$ 98,568	$115,025	$108,547
Columbia of New Jersey	33,401	23,116	24,891
Union Marine & General	19,459	22,768	38,489
Imperial of New York	13,575	10,461	18,520
United Firemen's, Philadelphia	10,407	21,367	28,893
Total	$175,410	$192,737	$219,340
National of Hartford Group			
National of Hartford	$ 84,895	$105,256	$112,687
Transcontinental	38,449	26,900	22,519
Mechanics & Traders	23,504	30,434	29,067
Franklin National	21,515	27,934	29,316
Total	$168,363	$190,524	$193,589
Pearl American Group			
Pearl of London	$140,110	$134,293	$182,616
Monarch Fire	21,676	15,814	46,914
Eureka-Security Fire & Marine	3,834	2,386	9,753
Total	$165,620	$152,493	$239,283
Aetna (Fire) Group			
Aetna Insurance Co.	$107,717	$131,267	$147,432
World Fire & Marine	36,810	31,559	60,873
Piedmont Fire	20,691	16,600	14,512
Total	$165,218	$179,426	$222,817
Scottish Union & Nat'l Group			
Scottish Union & National	$101,843	$117,224	$105,556
Central Union of New Jersey	29,288	17,214	10,292
American Union, New York	23,398	22,184	30,939
Total	$154,529	$156,622	$146,787

(Continued on following page)

A Tour *Of The* Underwriting Offices

The presence in this issue of advertisements of many Manhattan and Brooklyn underwriting offices will enable insurance brokers, without leaving their desks, figuratively to undertake a tour of the "Streets" of the New York City insurance districts. Perusal of these advertisements will disclose much of interest and refresh one's mind as to the facilities and personalities of many of the city's offices. Company executives and fieldmen should also find these advertisements helpful when considering the appointment of new agents.

Manhattan and Bronx Premiums by Groups (Continued)

	First Half		
	1936	1935	1934
Sun Group			
Sun Insurance Office	$100,474	$105,752	$117,049
Sun Underwriters	27,019	30,348	21,604
Patriotic of America	7,740	7,828	8,474
Total	$135,223	$143,928	$147,127
J. A. Kelsey Group			
Standard of New York	$ 97,887	$103,151	$ 85,489
Tokio Marine & Fire	28,107	30,174	24,226
Meiji Fire	5,855	10,748	9,212
Total	$131,849	$144,073	$118,927
Springfield F. & M. Group			
Springfield Fire & Marine	$ 88,645	$ 88,517	$ 83,501
Sentinel Fire	21,183	10,390	11,931
Michigan Fire & Marine	13,674	16,447	17,235
New England Fire	5,657	17,428	17,003
Total	$129,159	$132,782	$129,670
Fireman's Fund Group			
Fireman's Fund	$ 65,478	$ 55,280	$ 47,260
Home Fire & Marine	31,663	40,811	25,277
Occidental of S. F.	31,238	30,549	16,012
Total	$128,379	$126,640	$ 88,549
St. Paul F. & M. Group			
St. Paul Fire & Marine	$104,671	$118,916	$111,639
Mercury of St. Paul	14,670	12,481	16,914
Total	$119,341	$131,397	$128,553
Travelers Group			
Travelers Fire	$109,162	$100,936	$105,537
Charter Oak	4,681	.....	.....
Total	$113,843	$100,936	$105,532
American of Newark Group			
American of Newark	$ 77,641	$ 83,959	$ 84,878
Dixie Fire	13,921	24,303	4,170
Columbia of Dayton, O.	12,149	11,569	3,086
Total	$103,711	$119,831	$ 92,134

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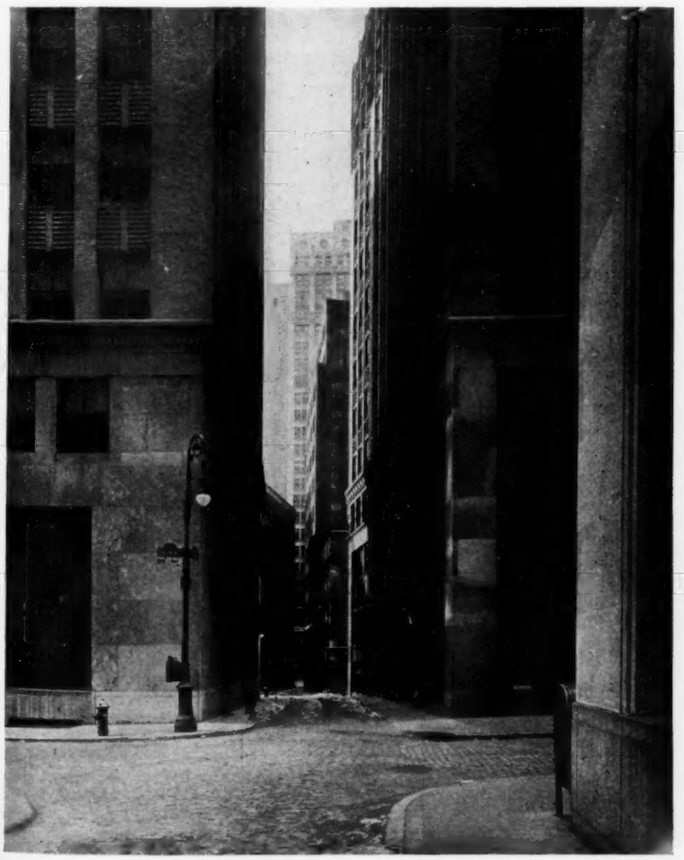


Intersection of John and Gold Streets, looking south along Gold Street, across Platt Street to Maiden Lane, with view of east edge of 80 Maiden Lane Building.

F. F. RICHARDSON, Inc.
GENERAL AGENTS

Exceptional Facilities

New York Suburban Fire
and
Inland Marine

99 JOHN STREET, New York City
Tel. BEekman 3-6164

Place Your Out-of-town Fire Risks with the

Paul J. Kennedy Agency, Inc.

10 GOLD STREET, NEW YORK
Tel. BEekman 3 - 5176

Country-wide Binding Agents for

A. D. 1710 226th Year

Sun Insurance Office, Ltd.

ALPHA AGENCY, INC.
WM. DÉGEN WEINBERGER, President
100 WILLIAM STREET
NEW YORK CITY
Telephones, BEekman 3-2824 2825 2826 2827

Metropolitan & Suburban Agent
BUFFALO INSURANCE COMPANY
OF BUFFALO, N. Y.

FIRE
AUTOMOBILE
INLAND MARINE
SPRINKLER LEAKAGE

NORWICH UNION
FIRE INSURANCE SOCIETY, LTD.

HART DARLINGTON
Manager

NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

75 Maiden Lane
New York

RELIABILITY—based on a record of Satisfactory Service to brokers, agents and policyholders

Metropolitan Department
85 JOHN ST. (Main Floor) NEW YORK, N. Y.
Telephone: BEekman 3-8676
OLIVER BENNETT
Ass't Secretary

Brooklyn Agents
ANDREWS & EVANS
149 Pierrepont St.
Tel. MAin 4-3150-4

ROURKE & ROURKE, Inc.
152 Montague St.
Tel. MAin 4-3623-4-5

CAPITAL - - - $1,000,000.00

HART DARLINGTON, PRESIDENT

ESTABLISHED 1806
(THE OLDEST NEW YORK INSURANCE COMPANY)

THE
EAGLE FIRE COMPANY OF NEW YORK
HOME OFFICE — 75 MAIDEN LANE, NEW YORK

NEW YORK CITY AGENT
FOWLER & KAVANAGH, INC.
TEL. BEEKMAN 3-1367 — 75 MAIDEN LANE, NEW YORK, N. Y.

BROOKLYN AGENT
ARTHUR H. LARSON
TEL. MAIN 4-1348-9 166 MONTAGUE ST., BROOKLYN, N. Y.

Irvin Agency, Inc.
140 WILLIAM STREET, NEW YORK
Telephone: BEekman 3-7637

METROPOLITAN DISTRICT AGENTS
Homeland Insurance Co. of Am. (North British Group)
Carolina Insurance Company (Home of New York Group)
Girard F. & M. Insurance Company (Loyalty Group)
New Jersey Insurance Company (Pacific Group)

NEW YORK SUBURBAN AGENTS
Mechanics' Ins. Co. of Pa.
New Jersey Insurance Co.

Brooklyn Office: 131 Montague St. (MAin 4-8310*)

REPRESENTING
City of New York Ins. Co.
Glens Falls Insurance Co.
Mercantile Insurance Co. of Am.
Farmers Insurance Co. of Pa.
London & Lancashire Ins. Co.
Pacific Fire Insurance Co.
Rhode Island Insurance Co.
Twin City Fire Insurance Co.

COUNTRY-WIDE BINDING FACILITIES

Manhattan and Bronx Premiums by Groups (Continued)

	First Half 1936	1935	1934
C. V. Meserole Group			
Pacific Fire	$ 44,659	$ 37,611	$ 35,739
Bankers & Shippers	31,750	27,522	23,457
New Jersey Fire	24,644	13,789	20,292
Total	$101,053	$ 78,922	$ 79,488
Agricultural Group			
Agricultural of Watertown	$ 69,109	$ 75,155	$ 76,061
Empire State	23,049	13,487	30,373
Total	$ 92,158	$ 88,642	$106,434
National Union Fire Group			
National Union, Pa.	$ 77,846	$ 93,972	$ 63,320
Birmingham Fire, Pa.	2,267	*	*
Total	$ 80,113	$ 93,972	$ 63,320
**Premiums reinsured in parent company.*			
Norwich Union Fire Group			
Norwich Union Fire	$ 54,036	$ 54,797	$ 59,003
Eagle Fire of New York	25,976	22,432	32,585
Total	$ 80,012	$ 77,229	$ 91,588
Northern of London Group			
Northern of London	$ 68,670	$ 43,764	$ 33,902
London & Scottish	9,902	10,758	7,764
Total	$ 78,572	$ 54,522	$ 41,666
London Assurance Group			
London Assurance	$ 45,142	$ 49,018	$ 50,186
Union Fire, A. & G., of Paris	15,938	14,900	16,373
Manhattan Fire & Marine	13,789	14,158	12,680
Total	$ 74,869	$ 78,076	$ 79,239
Glens Falls Group			
Glens Falls	$ 63,869	$ 58,233	$ 53,334
Commerce of Glens Falls	6,511	8,660	9,750
Total	$ 70,380	$ 66,893	$ 63,084
Providence Washington Group			
Providence Washington	$ 59,882	$ 67,735	$ 64,462
Anchor of Rhode Island	6,220	7,396	5,120
Total	$ 66,102	$ 75,131	$ 69,582
Merchants' of New York Group			
Merchants' of New York	$ 55,508	$ 66,094	$ 70,473
Washington Assurance	6,361	20,860	15,149
Total	$ 61,869	$ 86,954	$ 85,622
Boston—Old Colony Group			
Old Colony	$ 30,092	$ 23,784	$ 23,515
Boston Insurance Co.	29,728	30,440	35,056
Total	$ 59,820	$ 54,224	$ 58,571
Royal Exchange Group			
Royal Exchange Assurance	$ 49,218	$ 43,290	$ 51,251
Provident of New Hampshire	10,400	12,428	10,517
Total	$ 59,618	$ 55,718	$ 61,822
Atlas of London Group			
Atlas of London	$ 45,580	$ 41,620	$ 40,339
Albany of New York	12,893	11,344	12,963
Total	$ 58,473	$ 52,964	$ 53,302
Chubb & Son Group			
Federal of New Jersey	$ 43,125	$ 33,706	$ 40,303
Sea of Liverpool	11,127	8,260	776
Total	$ 54,252	$ 41,966	$ 41,079
Hanover Fire Group			
Hanover Fire of N. Y.	$ 36,042	$ 30,921	$ 40,281
Fulton Fire of N. Y.	16,274	12,651	25,053
Total	$ 52,316	$ 43,572	$ 65,334
Frank & DuBois Group			
Yorkshire Insurance Co.	$ 32,114	$ 27,787	$ 30,309
Seaboard Fire & Marine	10,488	6,018	3,799
London & Provincial M. & G.	2,938	1,330	404
Total	$ 45,540	$ 35,135	$ 34,512
Rhode Island Group			
Merchants of R. I.	$ 24,915	$ 12,983	$ 17,684
Rhode Island	17,376	15,841	16,269
Total	$ 42,291	$ 28,824	$ 33,953

(Continued on following page)

Manhattan and Bronx Premiums by Groups (Continued)

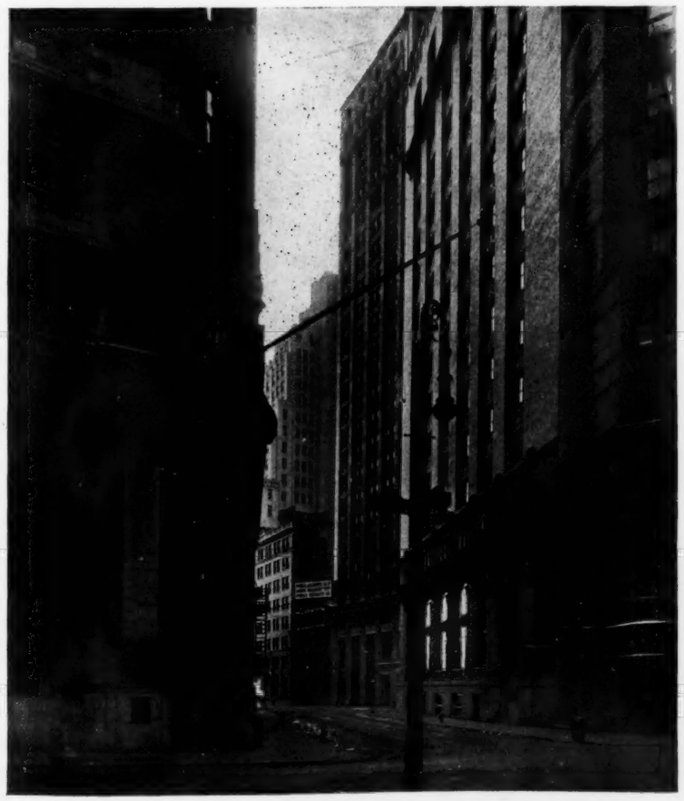
	First Half		
	1936	1935	1934
New Hampshire Group			
New Hampshire	$ 29,462	$ 30,335	$ 19,225
Granite State	12,013	10,344	17,903
Total	$ 41,475	$ 40,679	$ 37,128
Security of New Haven Group			
Security of New Haven	$ 26,200	$ 27,756	$ 30,547
East & West	5,150	4,865	7,325
Total	$ 31,350	$ 32,621	$ 37,872
General of America Group			
General of America	$ 23,971	$ 18,316	$ 9,361
First National of America	*	*	*
Total	$ 23,971	$ 18,316	$ 9,361

**Reinsured in parent company.*

Caledonian Group			
Caledonian of Scotland	$ 17,860	$ 17,881	$ 22,141
Caledonian-American	2,502	3,129	1,687
Netherlands	2,268	4,648	2,608
Total	$ 22,630	$ 25,658	$ 26,436
Century Group			
Century of Scotland	$ 17,414	$ 19,400	$ 12,950
Pacific Coast Fire	4,617	.....	.....
Total	$ 22,031	$ 19,400	$ 12,950
Dubuque F. & M. Group			
National Reserve	$ 13,694	$ 16,366	$ 11,847
Dubuque Fire & Marine	*1,190	17,364	15,864
Total	*$ 14,884	$ 33,730	$ 27,711

**Incomplete—former agent's figures not reported at time of going to press.*

J. S. Frelinghuysen Group			
American Home Fire	$ 12,447	$ 10,647	$ 5,622
Stuyvesant of N. Y.	95	.....	.....
Total	$ 12,542	$ 10,647	$ 5,622
E. C. Jameson Group			
National F. & M. of N. J.	$ 2,373	$ 1,682	$ 2,134
Hamilton Fire of N. Y.	1,778	4,725	3,398
Total	$ 4,151	$ 6,407	$ 5,532



Maiden Lane at William Street, looking east to intersection of Liberty Street, showing on right 80 William Street, 1 Liberty Street and 80 Maiden Lane.

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Mutual Companies' Premium Writings In Manhattan and Bronx

The net premium writings of the mutual fire companies on Manhattan and Bronx risks for the first six months of 1936, 1935 and 1934 are published below. These figures will doubtless be of particular interest to stock company underwriters and brokers, in view of the more active drive for business on the part of a number of the mutual fire companies at this time.

Because the 1936 first-half figures of several companies were not procurable up to time of going to press, the complete total for this period is not yet available. The comparative totals of those mutual premiums available aggregated, in 1936, $176,663; in 1935, $126,737; and in 1934, **$99,777.**

The complete totals, compiled from the official reports of the New York Board of Fire Underwriters, for all mutuals on risks located in Manhattan and Bronx and in the entire Exchange territory, for the years 1931 to 1935, inclusive, are:

	Manhattan and Bronx			Entire Exchange Territory		
	1st Half	2d Half	Full Year	1st Half	2d Half	Full Year
1935	$224,530	$127,700	$352,230	$349,711	$198,869	$548,580
1934	182,888	124,760	307,648	282,584	185,510	468,094
1933	147,407	120,598	268,005	222,483	184,838	407,321
1932	132,988	127,802	260,790	208,649	206,060	414,709
1931	131,133	82,910	214,043	219,290	125,382	344,672

The Manhattan and Bronx writings of the individual companies follow:

	First Half		
	1936	1935	1934
United, Boston	$ 26,517	$ 19,789	$ 13,508
Central Mfrs., Van Wert, O.	18,695	11,027	10,821
National Retailers', Chicago	17,660	13,987	9,144
Lumber, Boston, Mass.	15,057	8,321	6,897
Michigan Millers, Lansing, Mich.	14,455	10,587	7,824
N. Y. Merchant Bakers, N. Y.	13,620	7,484	8,781
Northwestern, Seattle, Wash.	13,469	10,481	8,196
Indiana Lumber, Indianapolis, Ind.	10,375	6,691	5,168
Lumbermen's, Mansfield, O.	9,574	9,027	7,313
Grain Dealers, Indianapolis, Ind.	8,937	11,105	6,130
Pawtucket of R. I.	4,661	3,188	5,260
Atlantic Mutual, New York	4,224	.....	.....
Berkshire, Pittsfield, Mass.	3,866	2,074	989
Penna. Millers, Wilkes-Barre, Pa.	3,854	4,479	2,777
Middlesex, Concord, Mass.	2,416	1,795	929
Auto of America, Providence	2,024	1,320	1,259
Philadelphia Mfrs., Phila.	1,321	79	.....
Holyoke of Salem, Mass.	1,232	1,540	1,038
Cotton & Wool Mfrs., Boston	967	852	817
Rubber Mfrs., Boston	967	852	817
Ohio Hardware, Coshocton, O.	961	339	524
Mutual Fire of Saco, Maine	487	604	736
Industrial, Boston	484	426	409
Abington of Abington, Mass.	412	91	137
National Jewelers, Neenah, Wis.	240	221	.....
Ohio Underwriters, Van Wert, O.	188	378	303

The 1936 figures of the following mutual companies were not procurable up to time of going to press.

	First Half		
	1936	1935	1934
Penna. Lumbermens, Phila., Pa.	.....	12,728	5,766
Hardware Dealers, Stevens, Pt., Wis.	.....	10,311	14,863
Hardware, Minneapolis, Minn.	.....	10,228	12,910
Workmen's, New York	.....	7,317	6,586
Mill Owners, Des Moines, Iowa	.....	6,471	5,337
Millers' of Illinois, Alton, Ill.	.....	5,665	4,427
Western Millers, Kansas City, Mo.	.....	5,103	1,040
Millers,' Harrisburg, Pa.	.....	4,414	2,278
Boston Mfgrs., Boston, Mass.	.....	3,902	3,177
Protection, Chicago, Ill.	.....	3,447	998
Millers' of Texas, Ft. Worth, Tex.	.....	3,439	2,878
Union, Providence, R. I.	.....	2,400	2,546
Mill Owners, Chicago, Ill.	.....	2,298	665
Glen Cove, Glen Cove, N. Y.	.....	1,901	1,580
State, Providence, R. I.	.....	1,819	1,685
Graphic Arts, Phila., Pa.	.....	1.590	1 604
Manufacturers', Providence, R. I.	.....	1,515	1,404
Rhode Island, Providence, R. I.	.....	1,515	1,404
Dorchester, Boston, Mass.	.....	1,437	911
Merrimack, Andover, Mass.	.....	1,435	899
Federal, Boston, Mass.	.....	1,377	1,536
Worcester Mfrs., Worcester, Mass.	.....	1,294	1,218
American, Providence, R. I.	.....	909	843
Enterprise, Providence, R. I.	.....	909	843
Mechanics, Providence, R. I.	.....	909	843
What Cheer, Providence, R. I.	.....	796	790
Hope, Providence, R. I.	.....	796	733
Fall River Mfrs., Fall River, Mass.	.....	703	707
Cambridge, Andover, Mass.	.....	520	381
Paper Mill, Boston, Mass.	.....	370	309
Ohio Mutual, Salem, O.	.....	275	211

Aerial Explorations, Inc., N. Y. C.

Brooklyn Fire Premium Writings For First Half *of* 1936

Premiums written in Brooklyn during the first six months of this year by stock fire insurance companies amounted to $4,645,134, as compared with $4,874,214 for the first half of 1935, a decrease of $229,080, or 4.69%. For the first six months of 1934 the premiums totaled $4,911,272.

Together with the publication of Brooklyn premium writings for the first six months of this year, along with comparative figures for the same months of 1935 and 1934, the names of Brooklyn agents for each company are presented in parentheses. This makes possible the use of this table as an up-to-date placers' directory. Listing of the agents' names is not necessarily an indication that such agents are to be credited with having written any part of the premiums shown because of numerous changes in company representation during the period of the tabulation. It should also be remembered that a certain percentage of Brooklyn business is written by Manhattan offices so that in the majority of cases, even where there has been no change in the Brooklyn agency representation, the premiums credited to a company did not come entirely from its Brooklyn agents. Therefore the figures indicate the companys' not the agents' writings.

Premium figures in the table which follows do not include the automobile and inland fire premiums of marine offices, but otherwise they are complete.

The net premiums reported for each stock company operating in Brooklyn are included in this table. The companies are listed according to their rank in premium income for the first half of 1936 and alongside the 1936 six months' premiums for each company are the net returns for the same months of 1935 and 1934.

	First Half		
	1936	1935	1934
Home of New York (Branch Office—Chas. D. Fraser & Co.)	$193,092	$206,706	$182,154
Great American (Pendleton & Pendleton, Inc.)	159,716	165,163	155,539
Aetna of Hartford (Andrews & Evans—C. P. Hamilton)	124,907	122,314	133,145
Hartford Fire (Branch Office—Pendleton & Pendleton, Inc.)	103,267	129,845	127,860
Liverpool & L. & G. (Benedict & Benedict)	101,210	115,113	120,705
Firemen's of N. J. (Jaffe Agency, Inc.—Lockwood Agency, Inc.)	90,561	122,700	105,267
Continental (Branch Office—A. J. Corsa & Son)	83,834	101,102	124,729

(Continued on following page)

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FOR CASUALTY
Glens Falls Indemnity Company

FOR INLAND MARINE
Commerce Insurance Company

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130 Montague St., Brooklyn, N. Y.
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Brooklyn Premium Writings (Continued)

	First Half		
	1936	1935	1934
National Liberty (Branch Office—Rourke & Rourke, Inc.)	77,890	79,806	98,732
National of Htfd. (Triboro Agency, Inc.—Valentine, Ittner, Poggenburg, Inc.)	76,315	86,116	110,468
Royal of Liverpool (Branch Office—Pendleton & Pendleton, Inc.)	75,999	68,698	81,794
Automobile of Htfd. (Branch Office—Wm. E. King & Co., Inc.)	75,493	77,692	74,007
Niagara Fire (Pendleton & Pendleton, Inc.)	74,676	84,422	89,997
American Equitable (Wm. Bower & Co., Inc.—Carl Buxbaum Agency, Inc.)	74,019	72,609	68,280
Northwestern National	72,275	72,258	63,288
Insurance Co. of N. A. (Andrews & Evans—Geo. H. Ross & Co.)	68,425	66,948	81,461
Fidelity-Phenix (Branch Office—Joseph Golub)	68,404	78,614	88,382
North British & Merc. (Andrews & Evans—Corwith Bros., Inc.)	68,347	81,966	75,660
Travelers Fire (Branch Off.—State Agency)	55,111	47,557	58,851
Phoenix of London (Hatton & Doyle, Inc.)	52,601	55,599	57,099
United States Fire (Crum & Forster—A. F. Mezey Agency)	51,934	53,287	54,068
Mercantile (Irvin Agency, Inc.—State Agcy.)	50,949	49,896	42,265
Phoenix of Hartford (Pendleton & Pendleton, Inc.)	50,159	45,467	49,384
Glens Falls (Mount & Rilling, Inc.—Irvin Agency, Inc.)	49,907	55,479	47,095
London & Lancashire (Irvin Agency, Inc.—Valentine, Ittner, Poggenburg, Inc.)	49,065	45,199	42,859
Girard F. & M. (Arthur H. Rasp—A. S. Fink)	46,176	66,970	52,046
Buffalo of N. Y. (Charles Herrle, Jr.—Leslie T. Finkleday)	45,620	42,686	46,025
Fireman's Fund (Albert B. Liell, Inc.—Arthur H. Larson)	43,546	55,172	35,006
Commercial Union, Eng. (Albert B. Liell, Inc.—Harry C. Mitchell Agency, Inc.)	42,488	44,355	51,575
Sun of London (A. J. Corsa & Son—Melville A. Kelsey)	42,379	41,121	49,187
Empire State (B'klyn Franklin Corp.—Sherman N. Kearns)	40,753	23,116	28,634
City of N. Y. (Joseph Golub—Irvin Agency, Inc.)	40,564	47,988	39,702
Pacific Fire (Mount & Rilling, Inc.—Irvin Agency, Inc.)	39,727	42,381	35,726
National-Ben Franklin (Sam'l Horwitz Agcy., Inc.—Triangle Underwriters, Inc.)	39,286	39,577	37,705
National Union (Valentine, Ittner, Poggenburg, Inc.—Muller-Kraemer, Inc.)	39,180	25,414	36,561
Queen of America (A. J. Corsa & Son—Rourke & Rourke, Inc.)	38,734	39,893	38,442
American Eagle (Joseph Dahl-Muller—Kraemer, Inc.)	38,557	45,498	57,411
St. Paul F. & M. (Paston Fire & Casualty Agency—George H. Ross & Co.)	38,449	33,769	42,028
Connecticut Fire (J. W. DeMott & Son, Inc.—Lemma & O'Connor)	37,534	47,960	44,867
American of Newark (Frank W. Eckels—H. W. J. Hammond)	37,159	40,312	40,361
New York Underwriters (Branch Office—Lewis L. Palmitier, Inc.)	36,776	46,035	42,967
Knickerbocker (Wm. Bower & Co., Inc.—Clinton P. Hamilton)	36,303	35,391	44,435
Baltimore American (F. W. Eckels—C. R. Rikel)	36,123	31,397	31,225
Camden (Harry C. Mitchell Agency Inc.—Corwith Bros., Inc.)	34,049	17,295	25,030
Standard of N. Y. (A. J. Corsa & Son—Kahn & Wolsk Agency, Inc.)	33,438	31,985	47,317
Star of America (Albert B. Liell, Inc.—S. Greenvald & Sons)	33,150	50,472	35,901
Scottish Union & National (Lemma & O'Connor—Wm. E. King & Co.)	32,634	32,689	37,444
Bankers & Shippers (Mount & Rilling, Inc.—Harry M. Lewis)	31,476	33,942	23,576
Franklin Fire (John J. Kelle, Inc.—Muller-Kraemer, Inc.)	31,426	29,263	38,780

(Continued on following page)

EDITOR'S NOTE:

Listed alongside of each company in the above table are the names of its present agents. Identifying the agents makes possible the use of this tabulation for directory purposes. In some instances, the agents listed are not to be credited with having written the premiums recorded, the figures in such cases being the writings (in part or entirety) of a former agent or agents. Also, portion of the business in most instances was written by Manhattan offices. In other words, in this table the figures are to be interpreted as being for the company rather than being the agent's writings for the company.

Brooklyn Premium Writings (Continued)

	First Half		
	1936	1935	1934
Philadelphia F. & M. (Wm. Bower & Co., Inc.—Paston Fire & Cas. Agency)	31,179	39,085	38,619
London Assurance (Kahn & Wolsk Agency, Inc.—W. F. Stanz)	30,964	27,244	27,786
First American (M. L. Nathanson & Co.—Louis Schutzenbach)	28,626	42,981	30,843
American & Foreign (A. L. Carr Agency, Inc. —E. P. Birch Agency)	27,061	22,591	30,461
Home F. & M. (S. Greenvald & Sons—Wm. G. Kittelberger)	26,578	22,501	18,711
Agricultural (The Barker Agency—A. N. Bernstein)	26,164	25,146	28,518
Milwaukee Mechanics (Brooklyn Underwriting Agency, Inc.—Wemac Agency, Inc.)	25,138	23,487	11,899
Merchants & Manufacturers (Jaffee Agency, Inc.—David McKinnon Agency)	25,133	25,029	22,984
New Brunswick (Louis D. Krasner, Inc.—Triboro Agency, Inc.)	24,800	23,867	24,094
Hanover Fire (Theodore J. Fleck—Triboro Agency, Inc.)	24,421	24,784	25,924
American Alliance (Noah Clark, Inc.—John H. Ray)	24,137	24,621	23,846
Norwich Union (Andrews & Evans—Rourke & Rourke, Inc.)	23,753	33,618	28,123
Fire Association (Geo. H. Ross & Co.—Lemma & O'Connor)	23,677	25,803	24,676
Atlas of London (Chas. D. Fraser & Co.—Valentine, Ittner, Poggenburg, Inc.)	23,388	24,356	21,125
Concordia (Geo. H. Hinck—Plessner Agency, Inc.)	22,824	30,493	8,540
Orient of Hartford (Branch Office—John Roethlein Agency, Inc.)	22,470	23,090	27,580
Commonwealth (Lemma & O'Connor—J. W. DeMott & Son, Inc.)	22,325	32,365	35,390

(Continued on following page)

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Mercury Insurance Company
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***Fireman's Fund Insurance Co.**
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***Anchor Insurance Company**
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Brooklyn Premium Writings (Continued)

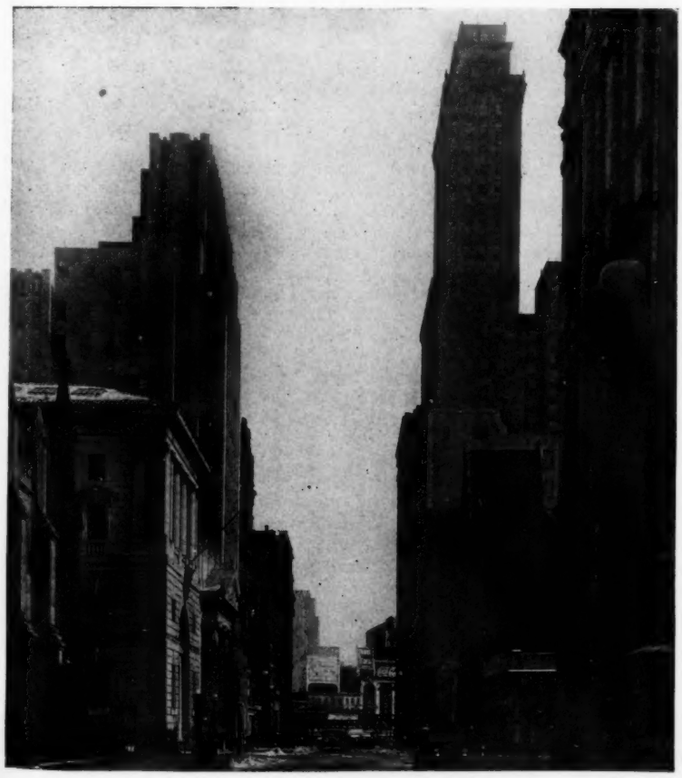
	First Half		
	1936	1935	1934
Federal Union (Cavanagh Agency, Inc.—Lawrence & Graves, Inc.)	22,216	14,109	19,562
Columbia of N. J. (George A. Hagan—Arthur H. Larson)	21,432	29,532	11,114
Alliance of Phila. (A. J. Corsa & Son—Clinton Agency, Inc.)	21,024	12,191	11,138
Northern of London (Joseph Dahl—Fuller, Kern & Gendar, Inc.)	20,959	27,455	27,277
Springfield F. & M. (Albert B. Liell, Inc.)	19,991	20,092	14,253
North River (Mount & Rilling, Inc.—Adam Schumann Serv. Corp.)	19,671	20,999	25,561
Columbia of Dayton (John J. Kelle, Inc.—Jaffe Agency, Inc.)	19,280	17,928	14,960
Newark Fire (A. J. Corsa & Son—General Insurance Agency)	18,918	20,777	24,787
World F. & M. (A. H. Rasp—B'klyn Franklin Corp.)	18,428	24,849	30,400
Westchester (State Agency)	18,375	24,734	27,703
General of America (A. F. Mezey Agency)	17,880	10,040	5,427
Sentinel (J. W. DeMott & Son, Inc.—Louis D. Krasner, Inc.)	17,556	23,235	23,534
Reliance of Pa. (Lee W. Coffey Agency—Wm. G. Collins Co.)	17,320	16,751	19,925
Citizens of N. J. (B'klyn Franklin Corp.—DeBragga & Pirone Co., Inc.)	17,309	19,741	20,559
Pennsylvania Fire (Andrews & Evans — H. W. J. Hammond)	17,225	22,890	22,937
Superior Fire (Carl Buxbaum Agency, Inc.—Louis D. Krasner, Inc.	16,893	13,572	16,147
Occidental (Edw. W. Schwarz—B'klyn Und. Agency, Inc.	15,482	14,857	28,619
New York Fire (Fulton Fire Agency, Inc.—John F. James & Sons)	15,394	13,471	19,917
Law Union & Rock (Firestone Agency—Preferred Agency, Inc.)	15,068	13,389	17,968
Globe & Republic of Am. (Mount & Rilling, Inc.—David McKinnon Agency, Inc.)	14,992	7,874	12,940
United Firemen's, Pa. (Andrews & Evans—Nicholas Leith & Co., Inc.)	14,950	7,156	4,066
Federal of N. J. (Mount & Rilling, Inc.)	14,817	12,713	7,891
Merchants of N. Y. (John F. Short, Inc.—Valentine, Ittner, Poggenburg, Inc.)	14,754	23,323	21,191
Rhode Island (Haas Agency, Inc.—Irvin Agency, Inc.)	14,512	6,401	12,191
New Jersey (Wm. G. Collins Co.)	14,318	15,104	14,672
Georgia Home (The Barker Agency—Wm. Bower & Co., Inc.)	14,198	11,302	10,643
Standard of Htfd. (M. C. O'Brien, Inc. — Oechler & Kopp)	13,898	12,269	11,064
Globe & Rutgers (Louis D. Krasner, Inc.)	13,898	1,662	.....
Manhattan F. & M. (George A. Hagan—Maus & Okun, Inc.)	13,669	12,101	16,412
American Home Fire (O. Edwin Barnes, Inc. —Jaffe Agency, Inc.)	13,521	13,985	12,449
New England Fire (Firestone Agency)	13,331	13,556	6,392
Mechanics & Traders (A. H. Munkenbeck, Inc.—Cavanagh Agency, Inc.)	13,316	11,476	14,111
Homestead Fire (John F. Short, Inc.—Maus & Okun, Inc.)	13,273	14,998	15,051
Halifax Fire (Andrews & Evans)	13,156	14,194	12,852
British & Foreign (Andrews & Evans—John Kelle, Inc.)	13,070	20,802	14,414
Royal Exchange (H. W. J. Hammond — George E. Payne & Son)	12,946	14,846	12,932
Lumbermen's Pa. (Arthur Arnow, Inc.—Caire Agency, Inc.)	12,933	13,717	6,606
Northern of N. Y. (H. W. J. Hammond—Lockwood Agency, Inc.)	*12,881	19,786	18,202
Richmond (George H. Hinck — Louis W. Schutzenbach)	12,584	8,668	10,203
Safeguard, N. Y. (Chas. J. Barbuti—Brooklyn Under. Agency, Inc.)	12,574	10,083	11,877
Providence Washington (Pendleton & Pendleton, Inc.)	*12,255	32,009	30,464
Minneapolis F. & M. (Paston F. & C. Agency —Apex Agency)	*12,128	18,175	9,653
Republic of Texas (A. Prusoff Co., Inc.—Daniel R. Ehrlich)	11,635	19,127	12,598
Western of Canada (Louis D. Krasner, Inc.—E. C. Panitz)	11,072	11,150	18,829
Michigan F. & M. (O. Edwin Barnes, Inc.—Wm. F. Stanz)	**11,030	22,505	22,990
Union Marine & General (Lemma & O'Connor)	10,839	11,998	8,366
Fidelity & Guaranty Fire Corp. (A. J. Rowland—Daniel R. Ehrlich & Co.)	10,835	22,164	17,195
Union F. A. & G. of Paris (Chas. Herrle, Jr. —Caire Agency, Inc.)	10,787	10,390	11,748

(Continued on following page)

Brooklyn Premium Writings (Continued)

	First Half		
	1936	1935	1934
Standard of Trenton (Albert B. Liell, Inc.)	10,725	24,356	21,895
Detroit F. & M. (Auletta & Dicker, Inc.—John J. Kelle, Inc.)	10,495	10,639	10,435
Rochester-American (Lee W. Coffey Agency—Nicholas Leith & Co., Inc.)	10,495	10,639	10,435
Union of London (Baltzer Agency, Inc. — Kahn & Wolsk Agency, Inc.)	10,457	10,575	15,205
Mechanics of Pa. (Caire Agency, Inc.)	10,370	14,099	18,542
Ohio Farmers (The Barker Agency—Firestone Agency	10,292	11,476	14,662
Ins. Co. State of Pa. (Harry C. Mitchell Agcy. Inc.—Geo. H. Ross & Co.)	10,170	12,505	6,526
Imperial (Hatton & Doyle, Inc.—Everett C. Stock)	10,055	9,203	11,260
Millers National (Davis & Shector—Lemma & O'Connor)	9,933	9,021	10,571
Harmonia (O'Brien Under'g Agency, Inc.—The Dachs Agency)	9,844	9,690	10,375
Capital of Calif. (Everett C. Stock—C. D. Fraser & Co., Inc.)	9,657	3,254	5,613
Maryland (Gritman — Smith Agency — The Huebner Agency)	9,655	10,859	14,160
Franklin National (Sturtevant Overin Agency—A. L. Carr Agency, Inc.)	9,549	9,428	5,201
Albany (John J. Kelle, Inc.—Nicholas Leith & Co., Inc.)	9,419	9,007	7,600
Merchants of R. I. (Charles Herrle, Jr.)	9,333	5,230	5,609
Equitable F. & M. (Carl Buxbaum Agency, Inc.—Nicholas Leith & Co., Inc.)	** 9,286	17,006	22,676
Pacific National (Auletta & Dicker, Inc. — Davis & Shector)	9,210	10,390	4,936
Potomac of D. C. (John F. Short, Inc.)	9,114	8,483	12,403
American Central (Valentine, Ittner, Poggenburg, Inc.—Geo. J. Brigham, Inc.)	9,068	13,887	12,102
California (Corwith Bros., Inc.—Wm. H. Schaefer)	9,010	10,012	9,006
Sun Underwriters	8,799	6,353	5,015
Philadelphia Nat'l (J. E. Donovan Co.—Geo. A. Hagan)	8,784	6,768	8,540
Palatine of London (E. H. Driggs, Jr. & Co.—C. R. Rikel)	8,782	13,021	19,784
Carolina (Davis & Shector—Simon Paston)	8,761	10,929	18,486
Century of Scotland (O. Edwin Barnes, Inc.—Wm. F. Stanz)	8,198	11,808	11,409

(Continued on following page)



Sky-scraper section of Montague Street, Brooklyn, looking east, to the intersection of Fulton and Court Streets.

Established
1907

ANDREWS & EVANS
149 PIERREPONT ST., BROOKLYN, N. Y.
Telephone: MAin 4-3150

REPRESENTING:
For BROOKLYN and LONG ISLAND
Ætna Insurance Company of Hartford
Insurance Company of North America
North British & Mercantile Ins. Co.
Norwich Union Fire Ins. Society, Ltd.
Pennsylvania Fire Insurance Company
British & Foreign Marine Insurance Co.
United Firemen's Insurance Company
Halifax Fire Insurance Company

Century Indemnity Company (ÆTNA FIRE Group)

Writing practically every form of Insurance, except life.

1905——THIRTY-FIRST ANNIVERSARY YEAR——1936

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BROOKLYN - NEW YORK

ASSOCIATES
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HERMAN J. HAMMEL
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COMPANIES REPRESENTED
AMERICAN EAGLE FIRE INS. CO. OF NEW YORK
FRANKLIN FIRE INS. CO. OF PHILADELPHIA
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH
MASSACHUSETTS BONDING & INSURANCE CO.

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Insurance Agency of

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American Insurance Co. of Newark
Baltimore American Insurance Co.
New Hampshire Fire Ins. Co.
New Jersey Insurance Company
Patriotic Insurance Co. of Am.
Franklin National Ins. Co. of N. Y.

INLAND MARINE
Baltimore American Insurance Co.

AUTO.
American Insurance Co. of Newark
New Jersey Insurance Company

CASUALTY—All Lines

Sun Indemnity Co. of New York

COMPLETE FACILITIES! *PERSONAL SERVICE!*

ESTABLISHED 36 YEARS

J. W. DeMott & Son, Inc.

REPRESENTING THE FOLLOWING STRONG COMPANIES

Connecticut Fire Insurance Co.
Commonwealth Insurance Co.
Sentinel Fire Insurance Co.
Equitable F. & M. Ins. Co.
Central States Fire Ins. Co.
Phoenix Ins. Co. (Suburban)

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DeMott-Schweitzer, Inc.

BROOKLYN AND LONG ISLAND MANAGERS
United States Casualty Company

COMPLETE FACILITIES AT THIS OFFICE FOR
FIRE AUTOMOBILE INLAND MARINE CASUALTY

136 Montague St. (Phone MAin 4-8300) Brooklyn, N. Y.

Brooklyn Premium Writings (Continued)

	First Half 1936	1935	1934
American Union, N. Y. (Arthur H. Rasp—David McKinnon Agency)	* 8,128	10,751	11,674
Eureka—Security F. & M. (Stussy Bros.)	7,455	3,940	8,229
Employers' Fire (Valentine, Ittner, Poggenburg, Inc.)	7,453	9,504	7,758
Commercial Union, N. Y. (J. E. Donovan Co.—E. H. Hazelwood)	7,428	7,462	8,842
National Security (M. L. Nathanson & Co.)	7,165	5,915	10,966
Yorkshire (Wm. H. Schaefer)	6,904	6,615	5,665
National F. & M. of N. J. (Triangle Underwriters, Inc.—C. R. Rikel)	6,775	6,709	4,485
Security of Conn. (A. N. Bernstein—Fuller, Kern & Gendar, Inc.)	6,672	8,578	8,522
Patriotic (Wm. E. King & Co.—Frank W. Eckels)	6,627	9,650	7,552
British America (The Barker Agency—Gritman-Smith Co.)	6,074	4,969	4,734
Boston (A. N. Bernstein — Fuller, Kern & Gendar, Inc.)	6,064	9,338	12,430
Mercury of St. Paul (Fuller, Kern & Gendar, Inc.)	5,931	4,676	5,919
London & Scottish (Edw. W. Schwarz — Littwin & Lecovin, Inc.)	5,846	10,275	6,096
Central States Fire (Sam'l Horwitz Agency, Inc.—J. & L. Levy Agency)	**5,805	11,941	12,885
Homeland (Nathan R. Arner Co.—Leslie T. Findelday)	5,685	7,051	6,346
County Fire (John F. Short, Inc.—George A. Hagan)	5,667	5,715	5,665
Massachusetts F. & M. (C. P. Hamilton—Joseph Golub)	5,667	5,715	5,665
Piedmont Fire (Littwin & Lecovin, Inc.)	5,454	2,048	11,554
General Schuyler (Carl Buxbaum Agency, Inc.—Louis D. Krasner, Inc.)	5,170	3,673	4,376
Eagle, Star & Brit. Dom. (Fuller, Kern & Gendar, Inc.—The Kiendl Agency)	5,145	7,140	6,719
Anchor of R. I. (Albert B. Liell, Inc.—Nicholas Leith & Co., Inc.)	5,088	4,119	4,341
Commerce of Glens Falls (Baltzer Agency, Inc.)	4,953	5,179	6,824
Transcontinental (Arthur H. Larson—Edw. W. Schwarz)	4,830	3,225	2,279
Southern Fire of N. Y. (James B. Craig—Wemac Agency, Inc.)	4,629	10,060	3,547
Tokio M. & F. (Wm. H. Schaefer)	4,584	5,343	11,171
New Hampshire (Frank W. Eckels)	4,581	1,111	6,081
Virginia F. & M. (Louis W. Schutzenbach—Alfred W. Zauner)	4,560	3,507	1,166
Northwestern F. & M. (Hassner Agency—Preferred Agency Inc.)	4,073	3,722	3,405
Caledonian of Scotland (Triboro Agcy., Inc.)	3,712	6,399	2,561
London & Provincial (Apex Agency—Lemma & O'Connor)	3,701	—96	1,120
Allemannia (Wm. F. Stanz)	3,402	4,025	2,227
Central of Baltimore (A. H. Munkenbeck, Inc.—Alfred Bernheim & Sons)	3,323	5,860	4,044
Sea of Liverpool	3,285	3,338	116
National Reserve (Daniel R. Ehrlich)	3,236	4,867	3,244
Fulton Fire (Joseph Dahl)	3,191	4,039	3,956
Dixie Fire (Joseph Golub—Arthur H. Larson)	2,935	2,381	.....
East & West (George A. Hagan)	2,858	.....	.....
Eagle Fire, N. Y. (Arthur H. Larson)	2,811	2,549	2,858
Charter Oak	2,779	.....	.....
British General (James W. Kennedy—State Agency)	2,479	1,542	.....
Great Eastern (Fuller, Kern & Gendar, Inc.)	2,330	.....	.....
Granite State (George J. Brigham, Inc.)	2,202	1,280	1,078
Netherlands	2,192	3,119	792
Firemen's of Washington	2,175	2,389	2,848
Western of Kansas (John J. Kelle, Inc.)	2,075	1,956	11,829
Washington Assurance	1,585	1,007	2,283
Sussex Fire (Auletta & Dicker, Inc.—Simon Paston)	1,479	2,157	12,885
Monarch Fire	1,449	2,644	14,171
Merchants of Denver (The Barker Agency)	1,390	2,116	2,050
Twin City Fire (Everett C. Stock—Irvin Agency, Inc.)	1,168	2,641	303

(Continued on following page)

EDITOR'S NOTE:

Listed alongside of each company in the above table are the names of its present agents. Identifying the agents makes possible the use of this tabulation for directory purposes. In some instances, the agents listed are not to be credited with having written the premiums recorded, the figures in such cases being the writings (in part or entirety) of a former agent or agents. Also, portion of the business in most instances was written by Manhattan offices. In other words, in this table the figures are to be interpreted as being for the company rather than being the agent's writings for the company.

Brooklyn Premium Writings (Continued)

	First Half		
	1936	1935	1934
Church Properties	1,058	7,195	3,860
Seaboard F. & M.	1,008	—832	—769
Union of Canton	998	787	348
Standard Marine (Alfred H. Zauner)	964	229	33
St. Louis F. & M.	963	805	.....
Pacific Coast Fire	845	.....	.....
Southern Fire of N. C.	661	345	425
Meiji Fire	628	1,598	.....
Hamilton Fire of N. Y.	397	1,055	740
Central Union of N. J. (Caire Agency, Inc.)	** 387	2,360	4,909
Caledonian-American (G. P. Bartenfeld)	330	1,187	125
Provident of N. H.	279	2,383	10,734
Switzerland General	269	332	.....
Dubuque F. & M. (Leith Agency, Inc.—State Agency)	** 140	15,372	13,623
Equity Fire of Kansas City	76	.....	.....
Allied Fire of Utica	75	71	38
Stuyvesant	75	.....	.....
Excelsior of Syracuse	31	20	.....
Old Colony	29	37	235
Capital of Concord (John Roethlein Agency, Inc.)	.....	4,153	4,832
Importers & Exporters	.....	.....	3,578
Lincoln Fire of N. Y.	.....	.....	1,046
Reliable of Dayton	.....	—6	.....
Lafayette Fire	.....	.....	—27
International of N. Y.	.....	.....	.....
Preferred Risk Fire	.....	.....	.....
American National (Arthur H. Larson—Stussy Bros.)	*	*	*
Birmingham (Paston Fire & Cas. Agency)	.....	.....	.....
First National of America	*	.....	.....
North Carolina Home (A. J. Corsa & Son—Gritman-Smith Co.)	*	*	*
General Ins. Co. of Trieste	†	†	†
Farmers of York (Irvin Agency, Inc.)	†	6,534	6,293

*Reinsured in parent company.
**Incomplete.
†Figures not available at time of going to press.

Court Street, Brooklyn, looking south from Montague Street with Remsen and Joralemon Streets on the right and Borough Hall on the left.

Good Morning!

How about a NEW RISK TODAY *for the*

ARTHUR H. LARSON

INSURANCE AGENCY

164-166 Montague Street, Brooklyn, N. Y.

ARTHUR H. HICKEY, Associate Phone MAin 4-1348-9

Representing—Brooklyn and Long Island

American National Fire Insurance Co. — Fireman's Fund Insurance Co.
Columbia Insurance Co., of N. J. — Transcontinental Ins. Co. of N. Y.
Detroit F.& M. Ins. Co. (Sub'n Only) — Dixie Fire Insurance Company
Seaboard F. & M. Insurance Co. — Eagle Fire Company of New York

Automobile — ALL Lines

American Automobile Insurance Co. — American Automobile Fire Ins. Co.
Fireman's Fund Insurance Company

Country-Wide Binding Agent

Home F. & M. Insurance Company — Columbia Insurance Co. of N. J.

LOUIS D. KRASNER

INCORPORATED

147 MONTAGUE STREET, BROOKLYN, N. Y.

MAin 4-1677, 1678, 1679

BROOKLYN FIRE AGENTS
Western Assurance Company
Sentinel Fire Insurance Co.
New Brunswick Fire Ins. Co.
Superior Fire Insurance Co.
Globe & Rutgers Fire Ins. Co.

SUBURBAN FIRE AGENTS
New Brunswick Fire Ins. Co.
Globe & Rutgers Fire Ins. Co.

INLAND MARINE AGENTS
Western Assurance Company

AUTOMOBILE AGENTS
Occidental Insurance Company
Globe & Rutgers Fire Ins. Co.

CASUALTY AGENTS
Home Indemnity Co. of New York

NEW YORK OFFICE: 123 WILLIAM STREET
BEekman 3-4328
Metropolitan and Suburban Agents
General Schuyler Fire Insurance Company

YOUR VALUED PATRONAGE IS EARNESTLY SOLICITED

The UTMOST IN SERVICE always!

THE W. F. STANZ AGENCY

189 Montague St., Brooklyn, N. Y.

Phone *MAin 4-5869-70

UNDERWRITERS FOR BROOKLYN AND SUBURBAN

Fire — Automobile — Inland Marine

REPRESENTING

The London Assurance — Michigan F. & M. Insurance Co.
Allemannia Fire Insurance Company

Member: Brooklyn Fire Agents' Assn., Inc.—Affiliated with New York State Assn. of Insurance Agents and National Assn. of Insurance Agents

Brooklyn Premium Writings of Company Groups

Net premium income on Brooklyn business for the first six months of 1936 by the various groups of stock fire insurance companies is presented in the tables which follow. Company groups are arranged in the order of the premium production and figures covering the first half of 1935 and 1934 are likewise given.

	First Half		
	1936	1935	1934
Home of New York Group			
Home of New York	$193,092	$206,706	$182,154
National Liberty	77,890	79,806	108,733
City of New York	40,564	47,988	39,702
Baltimore American	36,123	31,397	31,225
Franklin of Philadelphia	31,426	29,263	38,780
New Brunswick	24,800	23,867	24,094
Georgia Home	14,198	11,302	10,643
Homestead Fire	13,273	14,998	15,051
Halifax Fire	13,156	14,194	12,852
Harmonia Fire	9,844	9,690	10,375
Carolina	8,761	10,929	18,486
Southern Fire of New York	4,629	10,060	3,546
Total	$467,756	$490,200	$495,641
Royal-Liverpool Groups			
Liverpool & London & Globe	$101,210	$115,113	$120,705
Royal of Liverpool	75,999	68,698	81,794
Queen of America	38,734	39,893	38,442
Star of America	33,150	50,472	35,901
American & Foreign	27,061	22,591	30,461
Federal Union	22,216	14,109	19,561
Newark Fire	18,918	20,777	24,787
British & Foreign	13,070	20,802	14,414
Capital of California	9,657	3,254	5,613
Total	$340,015	$356,209	$371,679
America Fore Group			
Continental	$ 83,834	$101,102	$124,729
Niagara Fire	74,676	84,422	89,997
Fidelity-Phenix	68,404	78,614	88,382
American Eagle	38,557	45,498	57,411
First-American	28,626	42,981	30,843
Maryland (Fire)	9,655	10,859	14,160
Total	$303,752	$363,476	$405,522

GLOBE AND RUTGERS FIRE INSURANCE COMPANY

FRED A. HUBBARD
PRESIDENT

111 WILLIAM ST., NEW YORK CITY

OFFERS COMPLETE FACILITIES TO AGENTS AND BROKERS FOR HANDLING ALL FORMS OF FIRE AND MARINE INSURANCE

	First Half		
	1936	1935	1934
Loyalty Group			
Firemen's of Newark	$ 90,561	$122,700	$105,267
Girard F. & M.	46,176	66,970	52,046
National-Ben Franklin	39,286	39,577	37,705
Milwaukee Mechanics'	25,138	23,487	11,899
Concordia of Milwaukee	22,824	30,493	8,540
Superior Fire	16,893	13,572	16,147
Mechanics' of Phila.	10,370	14,099	18,542
Capital of Concord	.....	4,153	4,832
Total	$251,248	$315,051	$254,978
Great American Group			
Great American	$159,716	$165,163	$155,539
American Alliance	24,137	24,621	23,846
Detroit F. & M.	10,495	10,639	10,435
Rochester American	10,495	10,639	10,435
Massachusetts F. & M.	5,667	5,715	5,665
County Fire of Phila.	5,667	5,715	5,665
North Carolina Home	*	*	*
American National	*	*	*
Total	$216,177	$222,492	$211,585

Reinsured in parent company.

Corroon & Reynolds Group			
American Equitable	$ 74,019	$ 72,609	$ 68,280
Knickerbocker	36,303	35,391	44,435
Merchants & Manufacturers	25,133	25,029	22,984
New York Fire	15,394	13,471	19,917
Globe & Republic of America	14,992	7,874	12,940
Sussex Fire of New Jersey	1,479	2,157	.....
Importers & Exporters	.....	.....	3,578
Lincoln Fire	.....	.....	.....
Total	$167,320	$156,531	$172,134
North British & Mercantile Group			
North British & Mercantile	$ 68,347	$ 81,966	$ 75,660
Mercantile of America	50,948	49,896	42,265
Commonwealth	22,325	32,365	35,390
Pennsylvania	17,225	22,890	22,937
Homeland of America	5,685	7,051	6,346
Total	$164,530	$194,168	$182,598
Hartford Fire Group			
Hartford Fire	$103,267	$129,845	$127,860
New York Underwriters	36,776	46,035	42,967
Citizens of New Jersey	17,309	19,741	20,557
Northwestern Fire & Marine	4,073	3,722	3,405
Twin City Fire	1,168	2,641	303
Total	$162,593	$201,984	$195,092
Aetna (Fire) Group			
Aetna Insurance Co.	$124,907	$122,314	$133,145
World Fire & Marine	18,428	24,849	30,400
Piedmont Fire	5,454	2,048	11,554
Total	$148,789	$149,211	$175,099
Insurance Co. of North America Group			
Insurance Co. of North America	$ 68,425	$ 66,948	$ 81,461
Philadelphia Fire & Marine	31,179	39,085	38,619
Alliance of Philadelphia	21,024	12,191	11,138
National Security	7,165	5,915	10,966
Central of Baltimore	3,323	5,860	4,044
Total	$131,116	$129,999	$146,228
Crum & Forster Group			
United States Fire	$ 51,934	$ 53,287	$ 54,068
North River	19,671	20,999	25,561
Westchester Fire	18,375	24,734	27,703
Richmond of New York	12,584	8,668	10,203
Western of Canada	11,072	11,510	18,829
British America	6,074	4,969	4,734
Allemannia Fire	3,402	4,025	2,227
Southern Fire of Durham, N. C.	661	345	425
International of New York	.....	.....	.....
Total	$123,773	$128,537	$143,750

(Continued on following page)

A Tour *Of The* Underwriting Offices

The presence in this issue of advertisements of many Manhattan and Brooklyn underwriting offices will enable insurance brokers, without leaving their desks, figuratively to undertake a tour of the "Streets" of the New York City insurance districts. Perusal of these advertisements will disclose much of interest and refresh one's mind as to the facilities and personalities of many of the city's offices. Company executives and fieldmen should also find these advertisements helpful when considering the appointment of new agents.

Insurance Service to Brokers —

Harry C. Mitchell Agency, Inc.

INSURANCE UNDERWRITERS

148 Montague Street
Brooklyn, N. Y.
MAin 4-1750

THE COMPANIES WE REPRESENT
Camden Fire Insurance Ass'n.
Insurance Co. of the State of Pa.
Commercial Union Assurance Co.
American Central Insurance Co.
Maryland Casualty Company

ALL LINES of INSURANCE

HERBERT B. GOVE
Secretary and Underwriter

Fieldmen
WILLIAM E. BEALE
CHARLES H. SCHULTZ

FOR CO-OPERATION CONSULT

SIMON PASTON
Insurance Agency
ESTABLISHED 1935
164 Montague St.
Brooklyn, N. Y.
TRiangle 5-2306-7

REPRESENTING:
For Brooklyn:
Carolina Insurance Company
Sussex Fire Insurance Co.
For L. I. Suburban:
Georgia Home Insurance Co.
For State of New Jersey:
Sussex Fire Insurance Co.
For Automobile:
Carolina Insurance Company

You'll like our Service—Try It!

Auletta & Dicker
Incorporated
191 Joralemon St.
Brooklyn, N. Y.

Telephone: TRiangle 5-1788

Brooklyn and Suburban Fire Agents
Detroit Fire & Marine Ins. Co.
Globe & Republic Ins. Co. of Am.
Michigan F. & M. Insurance Co.
Pacific National Fire Ins. Co.
Sussex Fire Insurance Company

Automobile General Agents
Atlas Assurance Co., Ltd.
Detroit Fire & Marine Ins. Co.
Pacific National Fire Ins. Co.

Brooklyn Premiums by Company Groups (Continued)

	First Half 1936	1935	1934
Phoenix of Hartford Group			
Phoenix of Hartford	$ 50,159	$ 45,467	$ 49,384
Connecticut Fire	37,534	47,960	44,867
Minneapolis F. & M.	*12,128	18,175	9,653
Equitable F. & M.	* 9,286	17,006	22,676
Central States Fire	* 5,805	11,941	12,885
Great Eastern of White Plains	2,330	.....	.....
Total	*$117,242	$140,549	$139,465

*Incomplete.

Phoenix of London Group			
Phoenix of London	$ 52,601	$ 55,599	$ 57,099
Columbia of New Jersey	21,432	29,532	11,114
United Firemen's, Philadelphia	14,950	7,156	4,066
Union Marine & General	10,839	11,998	8,366
Imperial of New York	10,055	9,203	11,260
Total	$109,877	$113,488	$ 91,905

Montague Street, Brooklyn, at the intersection of Clinton Street, looking west across Henry Street to the Bay.

National of Hartford Group			
National of Hartford	$ 76,315	$ 86,116	$110,468
Mechanics & Traders	13,316	11,476	14,111
Franklin National	9,549	9,428	5,201
Transcontinental	4,830	3,225	2,279
Total	$104,010	$110,245	$132,059
London & Lancashire Group			
London & Lancashire	$ 49,065	$ 45,199	$ 42,859
Orient of Hartford	22,470	23,090	27,580
Law Union & Rock	15,068	13,389	17,968
Safeguard of New York	12,574	10,083	11,877
Standard Marine of Liverpool	964	229	33
Total	$100,141	$ 91,990	$100,317
Commercial Union Group			
Commercial Union, England	$ 42,488	$ 44,355	$ 51,575
Union of London	10,457	10,575	15,205
American Central	9,068	13,887	12,102
California	9,010	10,012	9,006
Palatine of London	8,782	13,021	19,784
Commercial Union Fire, N. Y.	7,428	7,462	8,842
British General	2,479	1,542	.....
Total	$ 89,712	$100,854	$116,514
Aetna Life Group			
Automobile of Hartford	$ 75,493	$ 77,692	$ 74,007
Standard of Hartford	13,898	12,269	11,064
Total	$ 89,391	$ 89,961	$ 85,071
Fireman's Fund Group			
Fireman's Fund	$ 43,546	$ 55,172	$ 35,006
Home Fire & Marine	26,578	22,501	18,711
Occidental of S. F.	15,482	14,857	28,619
Total	$ 85,606	$ 92,530	$ 82,336

(Continued on following page)

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Brooklyn Premiums by Company Groups (Continued)

	1936	1935	1934
		First Half	
C. V. Meserole Group			
Pacific Fire	$ 39,727	$ 42,381	$ 35,726
Bankers & Shippers	31,476	33,942	23,576
New Jersey Fire	14,318	15,104	14,672
Total	$ 85,521	$ 91,427	$ 73,974
Agricultural Group			
Empire State	$ 40,753	$ 23,116	$ 28,634
Agricultural	26,164	25,146	28,518
Total	$ 66,917	$ 48,262	$ 57,152
Pearl-American Group			
Pearl Assurance	$ 54,151	$ 45,188	$ 22,531
Eureka-Security F. & M.	7,455	3,940	8,229
Monarch Fire	1,449	2,644	14,171
Total	$ 63,055	$ 51,772	$ 44,931
Fire Association Group			
Fire Association of Philadelphia	$ 23,677	$ 25,803	$ 24,676
Reliance of Philadelphia	17,320	16,751	19,925
Lumbermen's of Philadelphia	12,933	13,717	6,606
Philadelphia National	8,784	6,768	8,540
Victory of Philadelphia	.....	.....	13,643
Total	$ 62,714	$ 63,039	$ 73,390
Springfield F. & M. Group			
Springfield F. & M.	$ 19,991	$ 20,092	$ 14,253
Sentinel Fire	17,556	23,235	23,534
New England Fire	13,331	13,556	6,392
Michigan F. & M.	*11,030	22,505	22,900
Total	*$ 61,908	$ 79,388	$ 67,169
*Incomplete.			
American of Newark Group			
American of Newark	$ 37,159	$ 40,312	$ 40,361
Columbia of Dayton, O.	19,280	17,928	14,960
Dixie Fire	2,935	2,381	.....
Total	$ 59,374	$ 60,621	$ 55,321
Travelers Group			
Travelers Fire	$ 55,111	$ 47,557	$ 58,851
Charter Oak	2,779	.....	.....
Total	$ 57,890	$ 47,557	$ 58,851
Sun Group			
Sun Insurance Office	$ 42,379	$ 41,121	$ 49,187
Sun Underwriters	8,799	6,353	5,015
Patriotic of America	6,627	9,650	7,552
Total	$ 57,805	$ 57,124	$ 61,754
London Assurance Group			
London Assurance	$ 30,964	$ 27,244	$ 27,786
Manhattan F. & M.	13,669	12,101	16,412
Union F. A. & G. of Paris	10,787	10,390	11,748
Total	$ 55,420	$ 49,735	$ 55,946
Glens Falls Group			
Glens Falls	$ 49,907	$ 55,479	$ 47,095
Commerce of Glens Falls	4,953	5,179	6,824
Total	$ 54,860	$ 60,658	$ 53,919
St. Paul F. & M. Group			
St. Paul F. & M.	$ 38,449	$ 33,769	$ 42,028
Mercury of St. Paul	5,931	4,676	5,919
Total	$ 44,380	$ 38,445	$ 47,947
National Union Fire Group			
National Union Fire, Pa.	$ 39,180	$ 25,414	$ 36,561
Birmingham Fire, Pa.	*	*	*
Total	$ 39,180	$ 25,414	$ 36,561
*Reinsured in parent company.			
J. A. Kelsey Group			
Standard of New York	$ 33,438	$ 31,985	$ 47,317
Tokio Marine & Fire	4,584	5,343	11,171
Meiji Fire	628	1,598	.....
Total	$ 38,650	$ 38,926	$ 58,488

(Continued on following page)

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Brooklyn Premiums by Company Groups (Continued)

	First Half 1936	First Half 1935	First Half 1934
Scottish Union & National Group			
Scottish Union & National	$32,634	$ 32,689	$ 37,444
Central Union of New Jersey	* 387	3,069	4,904
American Union, N. Y.	†	10,751	11,674
Total	*$ 33,021	$ 46,509	$ 54,022

*Incomplete.
†Figures not available at time of going to press.

Atlas of London Group			
Atlas of London	$ 23,388	$ 24,356	$ 21,125
Albany of New York	9,419	9,007	7,600
Total	$ 32,807	$ 33,363	$ 28,725
Hanover Fire Group			
Hanover Fire of N. Y.	$ 24,421	$ 24,784	$ 25,924
Fulton Fire of N. Y.	3,191	4,039	3,956
Total	$ 27,612	$ 28,823	$ 29,880
Northern of London Group			
Northern of London	$ 20,959	$ 27,455	$ 27,277
London & Scottish	5,846	10,275	6,096
Total	$ 26,805	$ 37,730	$ 33,373

Montague Street, Brooklyn, showing part of the agency section of the insurance district.

Norwich Union Fire Group			
Norwich Union Fire	$ 23,753	$ 33,618	$ 28,123
Eagle Fire of New York	2,811	2,549	2,858
Total	$ 26,564	$ 36,167	$ 30,981
Rhode Island Group			
Rhode Island	$ 14,512	$ 6,401	$ 12,191
Merchants of R. I.	9,333	5,230	5,609
Total	$ 23,845	$ 11,631	$ 17,800
Chubb & Son Group			
Federal of New Jersey	$ 14,817	$ 12,713	$ 7,891
Sea of Liverpool	3,285	3,338	116
Total	$ 18,102	$ 16,051	$ 8,007
General of America Group			
General of America	$ 17,880	$ 10,040	$ 5,427
First National of America	*	*	*
Total	$ 17,880	$ 10,040	$ 5,427

*Reinsured in parent company.

Providence Washington Group			
Providence Washington	*$ 12,255	$ 32,009	$ 30,464
Anchor of R. I.	5,008	4,119	4,341
Total	*$ 17,263	$ 36,128	$ 34,805

*Incomplete.

(Continued on following page)

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Brooklyn Premiums by Company Groups (Continued)

	First Half 1936	First Half 1935	First Half 1934
Merchants' of New York Group			
Merchants' of New York	$ 14,754	$ 23,323	$ 21,191
Washington Assurance	1,585	1,007	2,283
Total	$ 16,339	$ 24,330	$ 23,474
J. S. Frelinghuysen Group			
American Home Fire	$ 13,521	$ 13,985	$ 12,449
Stuyvesant of N. Y.	75	.....	.....
Total	$ 13,596	$ 13,985	$ 12,449
Royal Exchange Group			
Royal Exchange Assurance	$ 12,946	$ 14,846	$ 12,932
Provident of New Hampshire	279	188	10,734
Total	$ 13,225	$ 15,034	$ 23,666
Frank & DuBois Group			
Yorkshire Insurance Co.	$ 6,904	$ 6,615	$ 5,665
London & Provincial M. & G.	3,701	.....	1,120
Seaboard Fire & Marine	1,008	.....	.....
Total	$ 11,613	$ 6,615	$ 6,785
Security of New Haven Group			
Security of New Haven	$ 6,672	$ 8,578	$ 8,522
East & West	2,858	.....	.....
Total	$ 9,530	$ 8,578	$ 8,522
Century Group			
Century of Scotland	$ 8,198	$ 11,808	$ 11,409
Pacific Coast Fire	845	.....	.....
Total	$ 9,043	$ 11,808	$ 11,409
E. C. Jameson Group			
National F. & M. of N. J.	$ 6,775	$ 6,709	$ 4,485
Hamilton Fire of N. Y.	397	1,055	740
Total	$ 7,172	$ 7,764	$ 5,225
New Hampshire Group			
New Hampshire	$ 4,581	$ 1,111	$ 6,081
Granite State	2,202	1,280	1,078
Total	$ 6,783	$ 2,391	$ 7,159
Caledonian Group			
Caledonian of Scotland	$ 3,712	$ 6,399	$ 2,561
Netherlands	2,192	3,119	792
Caledonian-American	330	1,187	125
Total	$ 6,234	$ 10,705	$ 3,478
Boston—Old Colony Group			
Boston Insurance Co.	$ 6,064	$ 9,338	$ 12,430
Old Colony	29	37	235
Total	$ 6,093	$ 9,375	$ 12,665
Dubuque F. & M. Croup			
National Reserve	$ 3,236	$ 4,867	$ 3,244
Dubuque F. & M.	* 140	15,372	13,623
Total	*$ 3,376	$ 20,293	$ 16,867

Incomplete.

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Montague Street, Brooklyn, showing another agency section of the insurance district.

A Tour *Of The* Underwriting Offices

The presence in this issue of advertisements of many Manhattan and Brooklyn underwriting offices will enable insurance brokers, without leaving their desks, figuratively to undertake a tour of the "Streets" of the New York City insurance districts. Perusal of these advertisements will disclose much of interest and refresh one's mind as to the facilities and personalities of many of the city's offices. Company executives and fieldmen should also find these advertisements helpful when considering the appointment of new agents.

Mutual Companies' Premium Writings In Brooklyn

The net premium writings of the mutual fire companies on Brooklyn risks for the first six months of 1936, 1935 and 1934 are published below. These figures will doubtless be of particular interest to stock company underwriters and brokers, in view of the more active drive for business on the part of a number of the mutual fire companies at this time.

Because the 1936 first-half figures of several companies were not procurable up to time of going to press, the complete total for this period is not yet available. The comparative totals of those mutual premiums available aggregated, in 1936, $59,844; in 1935, $49,624; and in 1934 $39,690.

The complete totals, compiled from the official reports of the New York Board of Fire Underwriters, for all mutuals on risks located in Brooklyn and in the entire Exchange territory, for the years 1931 to 1935, inclusive are:

	Brooklyn			Entire Exchange Territory		
	1st Half	2d Half	Full Year	1st Half	2d Half	Full Year
1935	$ 92,218	$ 53,689	$145,907	$ 32,963	$ 17,480	$ 50,443
1934	75,132	44,691	119,823	24,564	16,059	40,623
1933	52,723	56,232	108,955	22,353	8,008	30,361
1932	53,359	63,245	116,604	22,302	15,013	37,315
1931	76,134	34,092	110,226	12,023	8,380	20,403

The Brooklyn writings of the individual companies follow:

	First Half		
	1936	1935	1934
United, Boston	$ 9,760	$ 7,947	$ 6,189
Lumber, Boston, Mass.	8,249	4,217	3,248
National Retailers', Chicago	6,583	5,144	3,103
Lumbermen's, Mansfield, O.	3,931	3,431	3,325
Central Mfrs., Van Wert, O.	3,678	4,881	1,803
N. Y. Merchant Bakers, N. Y.	3,667	3,518	4,423
Indiana Lumber, Indianapolis, Ind.	3,578	3,473	2,497
Northwestern, Seattle, Wash.	3,454	3,863	3,591
Atlantic Mutual, New York	3,351	.....	.....
Grain Dealers, Indianapolis, Ind.	2,727	3,009	2,216
Michigan Millers, Lansing, Mich.	2,117	3,358	1,826
Pawtucket of R. I.	1,607	693	1,586
Penna. Millers', Wilkes-Barre, Pa.	1,226	1,584	1,174
Auto of America, Providence	1,172	772	1,072
Berkshire, Pittsfield, Mass.	1,071	701	252
Philadelphia Mfrs., Phila.	875	471	.....
Holyoke of Salem, Mass.	582	524	607
Cotton & Wool Mfrs., Boston	557	480	456
Rubber Mfrs., Boston	557	480	456
Ohio Hardware, Coshocton, O.	424	263	717
Ohio Underwriters, Van Wert, O.	360	147	248
Industrial, Boston	278	240	228
Mutual Fire of Saco, Maine	120	215	296
Abington of Abington, Mass.	71	35	129

The 1936 figures of the following mutual companies were not procurable up to time of going to press.

	First Half		
	1936	1935	1934
Hardware Dealers, Stevens Pt., Wis.	.....	6,565	4,429
Hardware, Minneapolis, Minn.	.....	6,404	2,886
Workmen's, New York	.....	5,610	4,657
Penna. Lumbermens, Phila., Pa.	.....	3,786	5,348
Mill Owners, Des Moines, Ia.	.....	2,243	1,983
Boston Mfgrs., Boston, Mass.	.....	1,735	1,669
Western Millers, Kansas City, Mo.	.....	1,565	916
Millers', Harrisburg, Pa.	.....	1,427	698
State, Providence, R. I.	.....	1,289	1,221
Millers' of Texas, Ft. Worth, Tex.	.....	1,236	1,082
Manufacturers', Providence, R. I.	.....	1,074	1,018
Rhode Island, Providence, R. I.	.....	1,074	1,018
Millers' of Illinois, Alton, Ill.	.....	992	2,300
Union, Providence, R. I.	.....	737	—1,348
American, Providence, R. I.	.....	644	611
Enterprise, Providence, R. I.	.....	644	611
Mechanics, Providence, R. I.	.....	644	611
Glen Cove, Glen Cove, N. Y.	.....	582	779
What Cheer, Providence, R. I.	.....	522	497
Hope, Providence, R. I.	.....	522	277
Worcester Mfrs., Worcester, Mass.	.....	507	478
Protection, Chicago, Ill.	.....	496	—351
Fall River Mfrs., Fall River, Mass.	.....	386	351
Federal, Boston, Mass.	.....	380	659
Dorchester, Boston, Mass.	.....	362	231
Graphic Arts, Phila., Pa.	.....	347	176
Mill Owners, Chicago, Ill.	.....	331	—234
Paper Mill, Boston, Mass.	.....	155	153
Ohio Mutual, Salem, O.	.....	136	122
Cambridge, Andover, Mass.	.....	106	41
Merrimack, Andover, Mass.	.....	93	143
Minnesota Imp., Owatonna, Minn.	.....	.....	1,861
Middlesex of Concord, Mass.	—151	178	248
National Jewelers, Neenah, Wis.	.....	.....	.....

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Long Island City - Shore Front

The following table shows the net premium income for the first six months of 1936, 1935 and 1934 of stock fire insurance companies on business located in Long Island City and Staten Island Shore Front. While the compilation is complete all the companies operating in the New York Fire Insurance Exchange territory are not included because some companies did not write any risks located in these particular areas. The companies are arranged to show their standing based on premium income for the 1936 period.

It was as recent as 1928 that the Long Island City premiums were first required to be reported to the New York Board of Fire Underwriters. The premiums for this area are not subject to Fire Patrol tax assessment as in the other areas constituting the N.Y.F.I. Exchange territory, but are subject to their share of the assessment for the general expenses of the other bureaus of the Board.

	First Half		
	1936	1935	1934
Home of New York	$ 17,403	$ 19,005	$ 12,867
Royal of Liverpool	15,033	14,208	19,207
American Eagle	14,927	12,106	8,256
Great American	12,648	19,809	12,804
Niagara Fire	11,956	9,085	7,939
Continental	11,791	9,718	7,978
Automobile of Hartford	10,691	10,133	9,241
Fireman's Fund	10,048	6,560	7,365
East & West	9,383	770	1,013
Liverpool & London & Globe	9,184	9,897	10,415
Standard of Hartford	8,247	4,061	6,346
Camden Fire	7,511	6,352	5,700
Aetna Fire	7,247	6,847	7,492
Star of America	7,055	5,145	6,607
Northwestern National	6,545	5,310	6,361
American Equitable	6,525	7,503	6,034
Providence Washington	6,349	6,796	5,875
Queen of America	6,308	6,263	5,570
Insurance Co. of N. A.	6,306	1,324	4,853
Commercial Union, England	6,178	5,398	6,446
Glens Falls	6,013	4,779	3,341
Firemen's of New Jersey	5,698	7,163	8,697
Scottish Union & National	5,362	3,136	5,611
Hartford Fire	5,030	2,003	5,213
United States Fire	4,683	1,404	1,939
Travelers Fire	4,576	5,193	3,798
Security of New Haven	4,213	2,370	2,967
National Union, Pa.	4,019	5,498	3,185
Fidelity-Phenix	3,742	2,820	13,234
North British & Mercantile	3,345	2,768	.....
Standard of New York	3,150	2,326	5,640
New England Fire	2,962	2,156	1,922
Boston Insurance Co.	2,933	4,382	4,181
Atlas of London	2,905	194	610
National of Hartford	** 2,890	5,140	5,369
Franklin National	2,859	.....	3,138
American Central	2,742	1,603	2,307
American Alliance	2,578	2,954	1,867
Norwich Union Fire	2,555	305	178
Commercial Union, New York	2,424	1,934	1,785
Westchester Fire	2,370	2,900	2,832
Springfield Fire & Marine	2,363	1,976	1,299
Philadelphia Fire & Marine	2,340	3,471	2,645

(Continued on following page)

INCREASED EARNINGS

lies within the reach of every broker today by insuring American risks located abroad.

GENERAL INSURANCE WORLD-WIDE

United States and Canada

Rising production costs and tariff barriers are leading American manufacturers to set up branch factories in foreign countries. Exports of many American manufacturers are increasing. Leading American construction firms are building plants abroad. This year about 50% more tourists than last year and three times as many as in 1933, are taking automobiles abroad. Also, many Americans are recognizing the advantages of insuring at home in American currency, particularly when, as through the facilities of the A.I.U., they can secure protection in leading American companies at competitive rates and conditions. Do not fail to secure your share of this business. The placing thereof will present no problem if you avail yourself of our world-wide facilities and experience in writing all branches of insurance all over the world.

AMERICAN INTERNATIONAL UNDERWRITERS CORPORATION

111 John Street New York

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Long Island City and Shore Front (Continued)

	First Half 1936	1935	1934
American of Newark	2,333	3,801	3,128
Phoenix of Hartford	2,216	2,277	1,602
St. Paul Fire & Marine	2,162	3,368	4,164
New York Fire	2,139	1,475	1,319
First American	2,136	2,033	2,515
Sun Insurance Office	2,103	2,874	4,056
Palatine of London	2,098	2,469	2,608
Hanover Fire	2,073	2,088	1,863
Agricultural	2,043	1,986	2,708
Fidelity & Guaranty Fire Corp.	2,032	1,156	2,442
Manhattan Fire & Marine	2,016	1,739	1,314
North River	1,918	1,303	2,305
London & Lancashire	1,916	1,292	3,096
Royal Exchange	1,887	1,484	2,397
Federal of New Jersey	1,880	1,163	966
Pacific Fire	1,879	2,709	1,986
Home Fire & Marine	1,878	1,109	1,307
Law Union & Rock	1,872	2,002	777
Federal Union	1,780	2,021	2,462
General of America	1,751	1,083	1,713
Merchants of R. I.	1,720	3,631	2,695
Albany of N. Y.	1,626	816	1,530
Citizens' of N. J.	1,560	944	1,868
Mercantile Ins. Co. of America	1,552	782	.....
Commonwealth Ins. Co. of America	1,546	1,254	.....
Knickerbocker	1,520	814	1,107
Pennsylvania Fire	1,480	1,465	1,069
Buffalo	1,471	2,654	1,824
Eagle Star & Brit. Dom.	1,461	229	.....
Mechanics & Traders	1,369	448	765
Mercury of St. Paul	1,356	1,849	929
Milwaukee Mechanics'	1,336	3,563	277
Georgia Home	1,324	657	1,462
Granite State	1,276	1,010	1,394
New York Underwriters	1,258	921	1,418
Detroit Fire & Marine	1,251	1,277	799
Rochester-American	1,251	1,277	799
Western of Canada	1,251	868	407
British & Foreign	1,239	1,674	1,484
Allemannia of Pa.	1,184	1,382	1,005
American & Foreign	1,161	915	587
Northern of N. Y.	1,160	1,447	1,864
Twin City Fire	1,119	599	767
Church Properties	1,083	496	.....
Orient of Hartford	1,059	610	879
New Hampshire	1,042	1,300	1,092
London Assurance	1,042	566	484
Northwestern F. & M.	1,041	1,570	1,417
Union of Canton	1,031	728	192
Bankers & Shippers	1,001	1,062	559
Concordia Fire	899	383	134
American Home Fire	885	1,602	421
Millers National	884	927	772
Northern of London	874	1,199	724
Girard Fire & Marine	777	267	994
County Fire, Phila.	735	686	425
Massachusetts Fire & Marine	735	686	425
Caledonian of Scotland	735	274	156
Commerce of Glens Falls	692	405	310
Homestead Fire	684	857	653
Union F. A. & G. of Paris	670	468	397
Connecticut Fire	661	669	786
Superior Fire	647	94	808
Potomac of D. C.	610	475	519
Patriotic of America	593	802	759
Newark Fire	567	3,061	1,373
Century of Scotland	533	797	127
California of S. F.	521	1,298	874
Great Eastern Fire	519	.....	.....
Central States Fire	508	291	96
Sentinel Fire	506	.....	494
World Fire & Marine	496	258	674
Eureka Security F. & M.	476	147	.....
Safeguard of N. Y.	473	341	534
Harmonia Fire	470	808	795
New Jersey	468	374	911
Globe & Rutgers	454	226	.....
Yorkshire Ins. Co.	434	.....	323
Union of London	431	389	446
Employers' Fire, Boston	413	462	565
Sea of London	395	346	26
Ins. Co. State of Pa.	366	49	65
Standard of Trenton	357	1,524	2,329
National Reserve	344	377	237
Eagle Fire of N. Y.	330	286	508
Columbia of Dayton	326	70	441
Phoenix of London	320	449	485
General Schuyler	314	141	333
Halifax Fire	302	919	293
Capital Fire of California	297	381	.....
Firemen's of D. C.	283	263	268
Occidental of California	252	3,743	1,700
Republic of Texas	250	588	190
National Liberty	243	145	319
Transcontinental Ins. Co.	243	142	.....
National-Ben Franklin	233	746	1,275
Piedmont Fire	210	169	154
Franklin of Philadelphia	202	778	234
London & Scottish	201	318	120
Michigan Fire & Marine	** 181	562	506
Fulton Fire	177	54	715
Homeland of America	166	.....	.....
Monarch Fire	162	.....	4,024
Equitable F. & M.	** 127	.....	8
British General	121	737	.....
Sun Underwriters	108	309	223
Allied Fire of Utica	106	62	44
Ohio Farmers	95	316	260
Alliance of Philadelphia	86	924	1,393
Switzerland Gen. Ins. Co.	85	4	.....
Southern Fire of N. Y.	83	1,121	346
Southern Fire of Durham	68	16	24
Caledonian-American	63	346	.....
Pacific Coast Fire	61	.....	.....
Virginia F. & M.	58	108	64
National F. & M. of N. J.	55	12	32
Tokio Marine & Fire	51	245	.....
British America	50	.....	9
Mechanics of Pa.	49	.....	288
The Netherlands Ins. Co.	42	6	.....
Carolina	36	130	127
Richmond of N. Y.	31	172	105
St. Louis Fire & Marine	29	47	.....
Hamilton Fire	22	59	151
Equity Fire of Kansas City	19	.....	.....
Dubuque F. & M.	** 15	206	.....
Old Colony	15	.....	.....
Excelsior of Syracuse	15	5	2
Stuyvesant Insurance Co.	14	.....	.....
Dixie Fire	5	71	.....
Central of Baltimore	5	.....	13
City of New York	3	1,030	.....
American Union, N. Y.	** 1	30	55
Importers & Exporters	1	.....	.....
Minneapolis F. & M.	.....	918	.....
Meiji Fire	.....	514	.....
Anchor of R. I.	.....	225	5

(Continued on following page)

Long Island City and Shore Front (Continued)

	First Half		
	1936	1935	1934
Capital of Concord	.....	209	374
Merchants' of N. Y.	.....	127	39
Fire Assn. of Philadelphia	.....	23	.....
Central Union, N. J.	.....	12	.....
Lincoln Fire of N. Y.	.....	10	292
National Security	.....	2	11
Merchants & Manufacturers	.....	2	5
Sussex Fire	.....	2	.....
Merchants of Denver	.....	.....	285
Rhode Island	.....	.....	184
Philadelphia National	.....	.....	57
New Brunswick	.....	—17	17
Baltimore American	.....	.....	.....
Birmingham Fire of Pa.	.....	.....	.....
Charter Oak	.....	.....	.....
Columbia of N. J.	.....	.....	.....
Empire State	.....	.....	.....
Globe & Republic of America	.....	.....	.....
Imperial of New York	.....	.....	.....
International of N. Y.	.....	.....	.....
Lafayette	.....	.....	.....
London & Provincial	.....	.....	.....
Lumbermen's, Pa.	.....	.....	677
Maryland Fire	.....	.....	.....
Preferred Risk Fire Ins. Co.	.....	.....	.....
Reliable of Dayton	.....	.....	.....
Reliance of Pa.	.....	.....	.....
Seaboard F. & M.	.....	.....	.....
Standard Marine	.....	.....	.....
Union Marine & General	.....	.....	.....
United Firemen's	.....	.....	.....
Washington Assurance	.....	.....	.....
Western of Kansas	.....	.....	.....
Pacific National	—133	180	69
American National	*	*	*
Birmingham Fire	*	*	*
First Ins. Co. of America	*	*	*
First National	*	*	*
North Carolina Home	*	*	*
General Ins. Co. of Trieste	††	††	††
Farmers of York	‡	.....	.....
Provident Fire	.....	2,372	2,731

**Reinsured in parent company.*
***Incomplete.*
††Commenced writing recently—figures not filed.
‡Figures not available at time of going to press.

Originators of the Family Income Policy

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Life Insurance Company

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A COMPLETE
LIFE INSURANCE SERVICE
to
BROKERS and SURPLUS
WRITERS

RAY GOEWEY
Manager

LEON LACOSS
Assistant Manager

Mutual Companies' Premium Writings In L.I.C. and Shore Front Area

The net premium writings of the mutual fire companies on Long Island and Shore Front risks for the first six months of 1936, 1935 and 1934 are published below. These figures will doubtless be of particular interest to stock company underwriters and brokers, in view of the more active drive for business on the part of a number of the mutual fire companies at this time.

Because the 1936 first-half figures of several companies were not procurable up to time of going to press, the complete total for this period is not yet available. The comparative totals of those mutual premiums available aggregated, in 1936, $20,881; in 1935, $19,004; and in 1934, $11,034.

The complete totals, compiled from the official reports of the New York Board of Fire Underwriters, for all mutuals on risks located in Long Island City and Shore Front and in the entire Exchange Territory, for the years 1931 to 1935, inclusive are:

	Long Island City—Shore Front			—Entire Exchange Territory—		
	1st Half	2d Half	Full Year	1st Half	2d Half	Full Year
1935	$ 32,963	$ 17,480	$ 50,443	$349,711	$198,869	$548,580
1934	24,564	16,059	40,623	282,584	185,510	468,094
1933	22,353	8,008	30,361	222,483	184,838	407,321
1932	22,302	15,013	37,315	208,649	206,060	414,709
1931	12,023	8,380	20,403	219,290	125,382	344,672

The Long Island City and Shore Front writings of the individual companies follow:

	First Half		
	1936	1935	1934
United, Boston	$ 5,424	$ 4,748	$ 829
Lumber, Boston, Mass.	3,880	3,320	2,207
N. Y. Merchant Bakers, N. Y.	2,951	522	354
Central Mfrs., Van Wert, O.	2,150	1,672	509
Indiana Lumber, Indianapolis, Ind.	1,000	1,034	475
Lumbermen's, Mansfield, O.	951	1,408	1,246
Michigan Millers, Lansing, Mich.	739	979	1,151
Northwestern, Seattle, Wash.	605	786	615
National Retailers', Chicago	534	1,413	797
Atlantic Mutual, New York	360	.....	.....
Pawtucket of R. I.	357	456	1,197
Penna. Millers', Wilkes-Barre, Pa.	308	602	282
Ohio Hardware, Coshocton, O.	290	65	241
Grain Dealers, Indianapolis, Ind.	281	889	225
Philadelphia Mfrs., Phila.	274	117	.....
Cotton & Wool Mfrs., Boston	212	216	208
Rubber Mfrs., Boston	212	216	208
Ohio Underwriters, Van Wert, O.	149	.....	.....
Industrial of Boston	106	108	104
Holyoke of Salem, Mass.	76	334	114
National Jewelers, Neenah, Wis.	34	.....	.....
Auto of America, Providence	27	15	37
Mutual Fire of Saco, Maine	5	68	75
Middlesex of Concord, Mass.	— 44	26	144

The 1936 figures of the following mutual companies were not procurable up to time of going to press.

	First Half		
	1936	1935	1934
Workmen's, New York	.....	2,530	2,115
Penna. Lumbermen's, Phila., Pa.	.....	1,384	2,662
Protection, Chicago, Ill.	.....	1,046	1,089
Western Millers, Kansas City, Mo.	.....	966	980
Hardware Dealers, Stevens Pt., Wis.	.....	786	335
Hardware, Minneapolis, Minn.	.....	773	274
Union, Providence, R. I.	.....	752	238
Mill Owners, Des Moins, Ia.	.....	701	656
Mill Owners, Chicago, Ill.	.....	698	726
State, Providence, R. I.	.....	485	486
Millers' of Illinois, Alton, Ill.	.....	456	347
Manufacturers', Providence, R. I.	.....	404	405
Rhode Island, Providence, R. I.	.....	404	405
Millers' of Texas, Ft. Worth, Tex.	.....	308	.....
What Cheer, Providence, R. I.	.....	295	315
Hope, Providence, R. I.	.....	295	314
Dorchester, Boston, Mass.	.....	270	182
American, Providence, R. I.	.....	243	243
Enterprise, Providence, R. I.	.....	243	243
Mechanics, Providence, R. I.	.....	243	243
Boston Mfgrs., Boston, Mass.	.....	252	469
Fall River Mfrs., Fall River, Mass.	.....	157	166
Glen Cove, Glen Cove, N. Y.	.....	97	113
Paper Mill, Boston, Mass.	.....	81	77
Millers', Harrisburg, Pa.	.....	59	43
Federal, Boston, Mass.	.....	54	117
Merrimack, Andover, Mass.	.....	48	179
Cambridge, Andover, Mass.	.....	22	.....
Abington of Abington, Mass.	.....	10	10
Berkshire of Pittsfield, Mass.	.....	.....	6
Ohio Mutual, Salem, O.	.....	.....	13
Graphic Arts, Phila., Pa.	.....	.....	.....
Worcester Mfrs., Worcester, Mass.	.....	.....	.....

NEW YORK EXCHANGE TERRITORY PREMIUM WRITINGS *for* THE FIRST HALF *of* 1936

As shown by the aggregate totals printed on page three, a further decline in the net premium writings of fire insurance companies on risks located in the territory of the New York Fire Insurance Exchange was again experienced during the first six months of 1936.

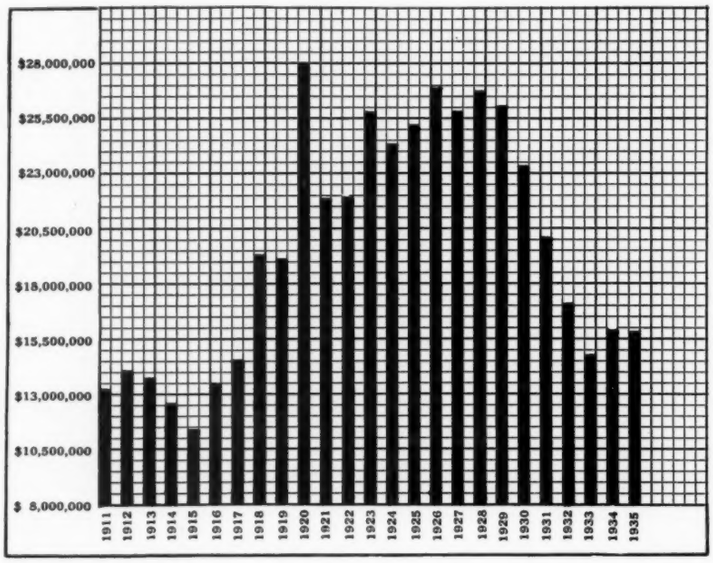
A picture of fire premium production year by year in the New York Fire Insurance Exchange territory—and in the three divisions that comprise the area, Manhattan-Bronx, Brooklyn and Long Island City and Shore Front—during the last quarter century and back to 1907 in the case of Manhattan and Bronx, may be obtained by reference to the table and four graphs shown on this and the following page. In the Exchange area as a whole premiums dropped to a low during the first half of 1915. In 1920, an expansion year following the termination of the World War and a time when storage warehouses were full to capacity, manufacturers, jobbers and retailers carried large stocks and there was considerable new building as well, the first six months' writings rose to an amount never equaled before or since. The 1920 full year figures were surpassed in 1926. After 1920, setbacks were experienced in 1921 and 1922 following which production again rose to more satisfactory levels until 1930 when sharp declines were recorded as the depression years advanced.

Premium production in Manhattan and the Bronx has been subject to more violent fluctuations than for the Exchange territory as a whole due to the somewhat more steady trend in Brooklyn where a larger proportion of the income is from dwelling house rather than mercantile risks.

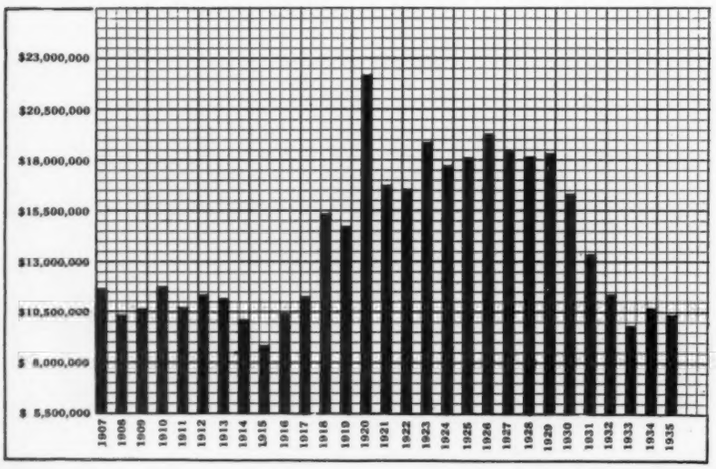
Manhattan's Peak in 1920; Brooklyn's in 1926

While the 1920 first six months' writings in Manhattan and Bronx have not been approached during any other year, Brooklyn's biggest first six months' production period was in 1926. Each of the half year periods from 1923 to 1931 inclusive, in Brooklyn, were larger than that borough's 1920 fire premium income. For the reason already given, the Brooklyn decline during the depression years has not been as marked as that of Manhattan and the Bronx. As the table of premiums and graphs show, while Manhattan and Bronx writings during recent years have fallen back to levels prevailing prior to 1918, Brooklyn's premium decline has been much less marked, the figures remaining at an average approx-

Exchange Territory First Half of Year Patrol Totals

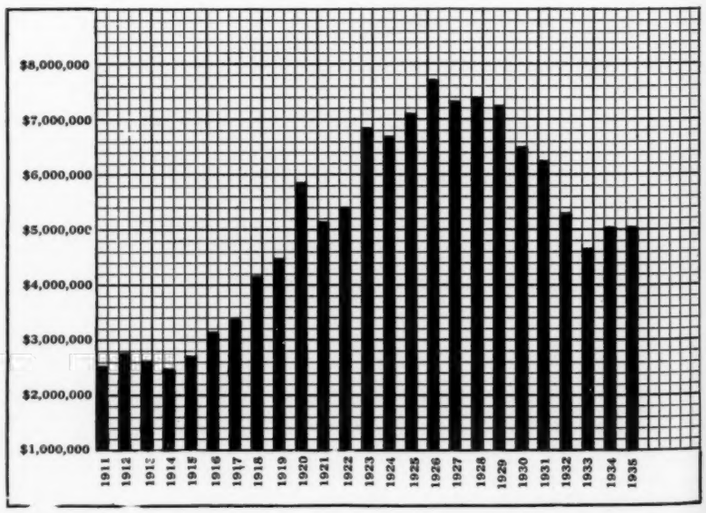


Manhattan-Bronx First Half of Year Patrol Totals



The figures in the above charts are the combined totals for all companies (stock and mutual and the automobile fire patrol figures of marine companies) as published in the official reports of the New York Board of Fire Underwriters. The totals are higher than those given in The Eastern Underwriter's own tabulations for the reason that the latter does not include the mutual writing companies and some of the automobile fire figures.

Brooklyn First Half of Year Patrol Totals



In the Exchange Territory graph, the figures prior to 1928 do not include Long Island City premiums, as it was not until then that companies were required to report writings for that area.

Sprinkler Leakage figures were not reported prior to 1930.

imating double what they were prior to 1918; reflecting, of course, the expansion of building in that territory during the past two decades.

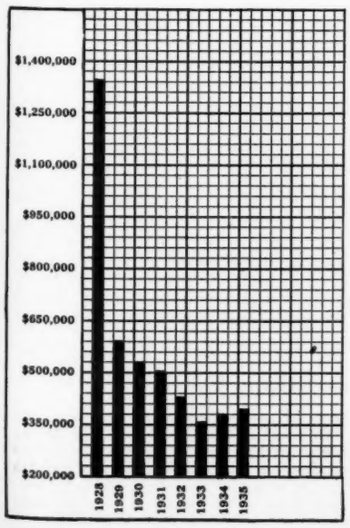
Decreased Writings Spread Among More Offices

As serious as the low premium writings during recent years have been to insurance producers, the figures given in the year by year table presented here portray only part of the picture of income decline as far as Manhattan and Brooklyn agents are concerned, for the reason that nowadays there are approximately double the number of underwriting offices than in the earlier years cited, and, consequently, the average individual agent's—and company city department's—writings have declined far greater than the graphs themselves would indicate. Brokers, individually, also have felt the decline to a greater degree than the figures themselves would indicate, also because of the great enlargement in the number within their ranks. While a marked falling off in the number of persons, or firms, entering the brokerage field has been noticed in recent months, because of the more rigid license qualifications now required, the number of agents, particularly in Manhattan, appears to be on the increase. Unless the total premium income begins to rise appreciably this increase in the number of underwriting offices will obviously result in still lower average writings per office both in Manhattan-Bronx and Brooklyn.

In referring to the average agent's declining income from fire insurance, it should be remembered that some portion of the commission earnings thus lost has been offset by the development of inland marine, automobile and casualty departments.

While fire insurance premium income continues at a low level in the Exchange territory, companies and agents have reason to be gratified with the loss ratio, though this will not be as favorable as last year.

Long Island City and Shore Front First Half of Year Patrol Figures



Premium Totals for First Six Months Periods

The figures in the table presented below are the combined totals for all companies (stock and mutual and the automobile fire patrol figures of marine companies) as published in the official reports of the New York Board of Fire Underwriters. The totals are higher than those given in THE EASTERN UNDERWRITER'S own tabulations for the reason that the latter does not include the mutual writing companies and some of the automobile fire figures.

The amounts given are for the first six months' periods extending back as far as THE EASTERN UNDERWRITER'S records of official patrol figures extend, 1907 in the case of Manhattan-Bronx and 1911 in respect to Brooklyn and the Exchange area.

Long Island City and Shore Front premiums were not required to be reported separately prior to 1928. Previously they were included with the Manhattan-Bronx and Brooklyn premium reports to the patrol.

In comparing the year by year rise and fall it should also be remembered that sprinkler leakage premiums were not included prior to 1930.

First Six Months of	*Manhattan and Bronx*	*Brooklyn*	*Long Is. City and Shore Front*	*Entire N.Y.F.I. Exchange Area*
1907	$11,559,200	.....	.....	.....
1908	10,305,538	.....	.....	.....
1909	10,658,416	.....	.....	.....
1910	11,603,431	.....	.....	.....
1911	10,658,631	$2,527,153	.....	$13,185,784
1912	11,302,069	2,748,775	.....	14,050,844
1913	11,115,880	2,635,809	.....	13,751,689
1914	10,082,234	2,478,356	.....	12,560,590
1915	8,735,644	2,699,607	.....	11,435,251
1916	10,378,356	3,133,736	.....	13,512,092
1917	11,220,076	3,350,568	.....	14,570,644
1918	15,255,199	4,140,988	.....	19,396,187
1919	14,670,718	4,429,571	.....	19,100,289
1920	22,074,126	5,831,646	.....	27,905,772
1921	16,785,974	5,143,131	.....	21,929,105
1922	16,537,836	5,405,312	.....	21,943,148
1923	18,889,073	6,831,477	.....	25,720,550
1924	17,690,332	6,709,005	.....	24,399,337
1925	18,064,135	7,112,091	.....	25,176,226
1926	19,263,040	7,713,699	.....	26,976,739
1927	18,433,883	7,346,169	.....	25,780,052
1928	18,099,433	7,374,242	$1,346,388	26,820,063
1929	18,243,338	7,229,144	596,419	26,068,901
1930	16,349,528	6,490,335	531,923	23,371,786
1931	13,335,067	6,228,577	513,014	20,076,658
1932	11,344,050	5,247,264	432,422	17,023,736
1933	9,790,693	4,645,493	356,560	14,792,746
1934	10,584,311	5,021,249	380,156	15,985,718
1935	10,401,444	5,024,148	392,941	15,818,534

Entire Exchange Territory Premium Writings of Individual Companies

Individual company premium writings for the entire Exchange territory for the last half of 1936 and also for 1935 and 1934 appear in the table which follows. Combined for each company are the premiums from Manhattan and Bronx, Brooklyn and Long Island City-Shore Front. These figures were obtained by The Eastern Underwriter from the companies or their agents and are the same as reported to the New York Board of Fire Underwriters for Fire Patrol tax assessment purposes.

	First Half		
	1936	1935	1934
Home of New York	$659,245	$746,241	$711,134
Great American	579,903	611,004	568,788
Continental	339,126	356,841	416,831
Automobile of Hartford	276,188	291,348	283,888
National Liberty	271,027	281,620	309,724
Commercial Union, England	270,966	286,970	259,499
Niagara Fire	265,127	263,958	282,975
Liverpool & London & Globe	263,883	283,879	287,607
Insurance Co. of N. A.	254,728	228,277	255,474
American Equitable	250,731	259,443	257,488
Hartford Fire	250,534	260,341	276,982
North British & Mercantile	247,510	271,270	255,099
Aetna Fire	239,871	260,428	288,144
United States Fire	227,214	228,610	244,379
Royal of Liverpool	216,993	204,579	253,028
Northwestern National	191,509	186,085	156,542
Firemen's of N. J.	188,314	221,713	234,576
London & Lancashire	171,167	164,016	172,318
Travelers Fire	168,849	153,686	168,186
National of Hartford	*** 164,100	196,512	228,524
Fidelity-Phenix	164,036	183,303	220,043
City of New York	161,465	153,957	151,450
American Eagle Fire	159,236	163,562	178,662
Phoenix of London	151,489	171,073	166,131
Phoenix of Hartford	146,883	143,314	140,700
St. Paul Fire & Marine	145,282	156,053	157,831
Sun Insurance Office	144,956	149,747	170,292
Buffalo, of N. Y.	144,258	118,836	142,181

(Continued on following page)

SOUND INDEMNITY

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The age and reputation of an Insurance Company coupled with the character of its management are factors, which those entrusted with the property interest of others, take into consideration when insurance protection is selected with discrimination.

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UNITED STATES FIRE INSURANCE COMPANY
Organized 1824

THE NORTH RIVER INSURANCE COMPANY
Organized 1822

BRITISH AMERICA ASSURANCE COMPANY
Incorporated 1833

WESTCHESTER FIRE INSURANCE COMPANY
Organized 1837

WESTERN ASSURANCE COMPANY
Incorporated 1851

THE ALLEMANNIA FIRE INSURANCE COMPANY
Organized 1868

RICHMOND INSURANCE COMPANY
Organized 1907

SOUTHERN FIRE INSURANCE COMPANY OF DURHAM, N. C.
Incorporated 1923

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CRUM & FORSTER
MANAGERS

110 William Street
New York

Exchange Territory Premium Writings of Individual Companies—For First Six Months of 1936 (Continued)

	First Half		
	1936	1935	1934
Fire Association of Phila.	141,442	148,237	142,936
Scottish Union & National	139,839	153,049	148,611
Standard of New York	134,475	137,462	138,446
Mercantile of America	133,817	137,133	119,,473
First American	124,829	171,043	155,403
Franklin of Philadelphia	121,664	94,835	126,027
Queen of America	121,138	124,917	128,954
National Union Fire, Pa.	121,045	124,884	103,066
Glens Falls	119,789	118,491	103,770
Fireman's Fund	119,072	117,012	89,631
National-Ben Franklin	119,013	104,351	107,646
American of Newark	117,133	128,072	128,367
Philadelphia Fire & Marine	116,709	115,499	122,282
North River	115,628	134,571	159,675
Star of America	113,374	130,142	117,321
Springfield Fire & Marine	110,999	110,585	99,053
Knickerbocker	110,285	109,299	116,437
Agricultural	97,316	102,287	107,287
Westchester Fire	94,880	111,738	109,611
Northern of London	90,503	72,418	61,903
New York Fire	89,297	103,297	105,003
American Alliance	88,491	95,378	91,709
Camden Fire	88,309	71,380	82,727
Girard Fire & Marine	88,180	109,206	87,138
Connecticut Fire	86,799	87,505	91,775
Pacific Fire	86,265	82,701	73,451
Commonwealth	84,413	106,201	99,496
Pennsylvania	82,485	82,139	93,061
Norwich Union Fire	80,344	88,720	87,304
American & Foreign	80,259	64,306	69,042
Orient of Hartford	80,029	83,236	88,572
Providence Washington	*78,486	106,540	100,801
London Assurance	77,148	76,828	78,456
New York Underwriters	75,671	80,293	85,496
Georgia Home	72,912	66,154	62,476
Federal Union	72,867	30,295	50,110
Atlas of London	71,873	66,170	62,074
Merchants of New York	70,262	89,544	91,703
Law Union & Rock	68,708	65,159	69,670
Bankers & Shippers	64,227	62,526	47,592
Royal Exchange	64,051	59,620	66,580
Empire State	63,802	36,603	59,007
Concordia of Milwaukee	63,284	87,794	70,573
Hanover Fire	62,536	57,793	68,068
Merchants & Manufacturers	60,949	59,426	74,372
Home Fire & Marine	60,119	64,421	45,295
Federal of New Jersey	59,822	47,582	49,160
Employers' Fire	59,587	55,997	68,808
Alliance of Philadelphia	59,506	51,749	53,287
Northern of N. Y.	*58,032	57,578	56,801
Baltimore American	58,003	49,306	56,406
Lumbermen's, Pa.	55,845	58,453	15,568
World Fire & Marine	55,734	56,666	91,947
Columbia of N. J.	54,833	52,648	36,005
Globe & Republic of America	53,991	46,065	53,988
Halifax Fire	53,537	45,386	29,835
Milwaukee Mechanics	52,107	59,820	21,991
Standard of Hartford	49,449	41,845	38,399
Western of Canada	47,516	55,308	55,873
New Brunswick	47,034	48,854	36,735
Minn. F. & M.	*46,985	52,389	39,686
Occidental of S. F.	46,972	49,149	46,331
British & Foreign	46,664	60,886	51,803
Newark Fire	45,553	49,600	54,178
General of America	43,602	29,439	16,501
Transcontinental	43,522	30,267	24,798
American Central	43,323	52,449	44,052
Globe & Rutgers	43,179	8,580	.....
Millers National	43,069	44,939	43,608
Superior Fire	41,584	34,631	38,137
Mechanics of Phila.	41,142	18,649	30,766
Commercial Union, N. Y.	39,542	37,576	37,215
Yorkshire Ins. Co.	39,452	34,402	36,449
New Jersey Fire	39,430	28,267	35,875
Reliance of Pa.	39,268	40,714	48,214
Sentinel Fire	39,245	33,625	35,959
Boston Insurance Co.	38,715	44,160	51,667
Detroit Fire & Marine	38,642	42,062	40,995
Rochester-American	38,642	42,062	40,995
Equitable F. & M.	**38,323	32,026	45,760
Mechanics & Traders	38,189	42,358	43,943
Ohio Farmers	37,238	43,782	47,652
Union of London	37,099	39,982	40,850
Security of New Haven	37,085	38,704	42,036
British America	36,716	37,146	37,010
Sussex Fire	36,219	30,113	26,488
Merchants of R. I.	35,968	21,844	25,988
Sun Underwriters	35,926	37,010	26,842
Carolina	35,723	43,134	34,410
New Hampshire	35,085	32,746	26,398
Fidelity & Guaranty Fire Corp.	34,024	37,869	32,510
Franklin National	33,923	37,362	37,655
Tokio Marine & Fire	32,742	35,762	35,397
Rhode Island	31,888	22,242	28,644
Citizens of N. J.	31,881	33,457	32,570

	First Half		
	1936	1935	1934
Columbia Fire of Dayton	31,755	29,567	18,487
American Union, N. Y.	**31,527	32,965	42,668
Safeguard of N. Y.	30,657	27,987	28,204
Union Marine General	30,298	34,766	46,885
Old Colony	30,136	23,821	23,750
Central Union of N. J.	**29,675	19,586	15,201
Central of Baltimore	29,598	29,330	28,882
Manhattan F. & M.	29,474	27,998	30,406
Eagle Fire of N. Y.	29,117	25,267	35,951
Eagle, Star & Brit. Dom.	29,116	29,594	20,817
Ins. Co. State of Pa.	28,241	29,432	15,924
Union F. A. & G. of Paris	27,395	25,758	28,518
Republic of Texas	26,924	43,250	41,090
American Home Fire	26,853	26,234	18,492
Piedmont Fire	26,355	18,817	26,220
Homeland of America	26,186	31,154	27,181
Century of Scotland	26,145	32,005	24,486
United Firemen's, Pa.	25,357	28,523	32,959
Michigan Fire & Marine	**24,885	39,514	40,730
Potomac of D. C.	24,050	23,576	28,175
Albany of N. Y.	23,938	21,167	22,093
Imperial of New York	23,630	19,664	29,780
Richmond of N. Y.	23,419	10,009	37,901
Monarch Fire	23,287	18,458	65,109
Northwestern F. & M.	22,652	23,332	27,958
Caledonian of Scotland	22,307	24,554	24,858
Philadelphia National	22,195	18,311	37,859
Mercury of St. Paul	21,957	19,006	23,762
New England Fire	21,950	33,140	25,317
County Fire of Pa.	20,943	22,986	22,652
Massachusetts F. & M.	20,943	22,986	22,652
National Security	20,819	21,367	33,503
Palatine of London	20,732	25,513	36,153
Harmonia of Buffalo	20,580	20,200	18,852
Pacific National	20,094	21,953	20,554
Fulton Fire, N. Y.	19,642	16,744	29,724
Central States Fire	*19,486	25,566	27,066
Maryland Fire	19,121	18,533	22,971
Homestead Fire	18,585	20,234	19,207
Capital Fire of Cal.	18,348	11,245	19,145
California	17,837	21,611	20,847
National Reserve	17,274	21,610	15,328
Dixie Fire	16,861	26,755	4,170
Firemen's of D. C.	16,684	18,454	17,919
London & Scottish	15,949	21,351	13,980
Granite State	15,491	12,634	20,375
Patriotic of America	14,960	18,280	16,785
Sea of Liverpool	14,807	11,944	918
British General	14,679	12,953	2,085
Allemannia Fire	13,770	12,517	9,496
Western of Kansas	13,014	7,932	.....
General Schuyler	12,963	8,914	13,491
Merchants of Denver	12,801	14,924	11,469
Farmers of York	**12,533	20,859	23,000
Commerce of Glens Falls	12,156	14,244	16,884
Virginia Fire & Marine	11,924	10,225	3,976
Eureka-Security F. & M.	11,765	6,473	17,982
Seaboard F. & M.	11,496	6,018	3,799
Anchor of R. I.	11,308	11,740	9,466
Union of Canton	11,000	12,355	4,209
Provident of N. H.	10,679	17,183	24,036
Switzerland Gen. Ins. Co.	10,661	7,399	.....
Church Properties	10,632	18,172	7,288
Standard of Trenton, N. J.	10,581	91,962	108,055
East and West	9,383	5,635	8,338
National F. & M. of N. J.	9,203	8,403	6,651
Twin City Fire	8,791	10,401	11,978
St. Louis F. & M.	8,040	8,434	.....
Washington Assurance	7,946	21,867	17,432
Charter Oak	7,498	.....	.....
Great Eastern of White Plains	7,175	4,851	5,441
Southern Fire of N. Y.	6,750	20,700	8,117
London & Provincial	6,639	1,330	1,524
Meiji Fire	6,483	12,860	9,212
Pacific Coast Fire	5,523	.....	.....
Lincoln Fire of N. Y.	4,555	10	4,171
Netherlands	4,502	7,773	3,400
Lafayette Fire	3,096	15,453	7,522
Caledonian-American	2,895	4,662	1,812
Southern Fire of N. C.	2,778	3,597	1,866
Standard Marine	2,357	1,452	526
Birmingham Fire of Pa.	2,267	.....	.....
Hamilton Fire of N. Y.	2,197	5,839	4,289
Equity Fire of Kansas City	2,195	.....	.....
International of N. Y.	2,019	3,884	3,233
Excelsior of Syracuse	1,474	877	283
Dubuque F. & M.	** 1,345	32,942	29,487
Reliable of Dayton	1,296	2,422	308

(Continued on following page)

A Tour *Of The* Underwriting Offices

The presence in this issue of advertisements of many Manhattan and Brooklyn underwriting offices will enable insurance brokers, without leaving their desks, figuratively to undertake a tour of the "Streets" of the New York City insurance districts. Perusal of these advertisements will disclose much of interest and refresh one's mind as to the facilities and personalities of many of the city's offices. Company executives and fieldmen should also find these advertisements helpful when considering the appointment of new agents.

	First Half		
	1936	1935	1934
Preferred Risk Fire Ins. Co.	957	4,822	.....
Allied Fire of Utica	516	473	363
Stuyvesant Insurance Co.	184	.....	.....
Capital of Concord	.....	24,231	26,257
Importers & Exporters	.....	.....	46,218
American National	*	*	*
North Carolina Home	*	*	*
First National	*	*	*
General Ins. Co. of Trieste	‡	.....	.....

**Reinsured in parent company.*
***Incomplete.*
****Portion of Long Island City returns missing.*
‡Figures not available at time of going to press.

Exchange Territory Premiums of Company Groups

Premium writings by company groups for the entire territory of the New York Fire Insurance Exchange for the first half of 1936 and also for the same half of the two preceding years are published in the tables which follow. For each company and group are combined the premiums from risks in Manhattan and Bronx, Brooklyn and Long Island City-Shore Front. THE EASTERN UNDERWRITER obtained from the companies or their agents these figures which are identical with those reported to the New York Board of Fire Underwriters for Fire Patrol tax assessment purposes. The groups are arranged in accordance with their 1936 half-year writings.

	First Half		
	1936	1935	1934
Home of New York Group			
Home of New York	$659,245	$746,241	$711,134
National Liberty	271,027	281,620	309,725
City of New York	161,465	153,957	151,450
Franklin of Philadelphia	121,664	94,835	126,027
Georgia Home	72,912	66,154	62,476
Baltimore American	58,003	49,306	56,407
Halifax Fire	53,537	45,386	29,835
New Brunswick	47,034	48,854	36,735
Carolina	35,723	43,135	34,411
Harmonia Fire	20,580	20,200	18,852
Homestead Fire	18,585	20,234	19,207
Southern Fire of New York	6,750	20,700	8,117
Total	$1,526,525	$1,590,622	$1,564,376
America Fore Group			
Continental	$339,126	$356,841	$416,831
Niagara Fire	265,127	263,958	282,975
Fidelity-Phenix	164,036	183,303	220,043
American Eagle	159,236	163,562	178,662
First American	124,829	171,043	155,403
Maryland (Fire)	19,121	18,533	22,971
Total	$1,071,475	$1,157,240	$1,276,885
Royal-Liverpool Groups			
Liverpool & London & Globe	$263,883	$283,879	$287,607
Royal of Liverpool	216,993	204,579	253,028
Queen of America	121,138	124,917	128,954
Star of America	113,374	130,142	117,321
American & Foreign	80,259	64,306	69,042
Federal Union	72,867	30,295	50,110
British & Foreign	46,664	60,886	51,803
Newark Fire	45,553	49,600	54,178
Capital of California	18,348	11,245	19,145
Total	$979,079	$959,849	$1,031,188
Great American Group			
Great American	$579,903	$611,004	$568,788
American Alliance	88,491	95,378	91,709
Detroit Fire & Marine	38,642	42,062	40,995
Rochester-American	38,642	42,062	40,995
Massachusetts F. & M.	20,943	22,986	22,652
County Fire of Phila.	20,943	22,986	22,652
North Carolina Home	*	*	*
American National	*	*	*
Total	$787,564	$836,478	$787,791

**Premiums reinsured in parent company.*

	First Half		
	1936	1935	1934
Corroon & Reynolds Group			
American Equitable	$250,731	$259,443	$257,488
Knickerbocker	110,285	109,299	116,437
New York Fire	106,830	103,297	105,003
Merchants & Manufacturers	60,949	59,426	74,372
Globe & Republic of America	53,991	46,065	53,988
Sussex Fire of New Jersey	36,219	30,113	26,488
Importers & Exporters	.....	.....	50,218
Lincoln Fire	4,555	.....	.....
Total	$623,560	$607,643	$683,994

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	First Half		
	1936	1935	1934
Loyalty Group			
Firemen's of N. J.	$188,314	$221,713	$234,576
National-Ben Franklin	119,013	104,351	107,646
Girard F. & M.	88,180	109,206	87,138
Concordia of Milwaukee	63,284	87,794	70,573
Milwaukee Mechanics'	52,107	59,820	21,991
Superior Fire	41,584	34,631	38,137
Mechanics' of Phila.	41,142	18,649	30,766
Capital of Concord	.....	24,231	26,257
Total	$593,624	$660,395	$617,084
North British & Mercantile Group			
North British & Mercantile	$247,510	$271,270	$255,099
Mercantile of America	133,817	137,133	119,473
Commonwealth	84,413	106,201	99,496
Pennsylvania	82,485	82,139	93,061
Homeland of America	26,186	31,154	27,181
Total	$574,411	$627,897	$594,310
Crum & Forster Group			
United States Fire	$227,214	$228,610	$244,379
North River	115,628	134,571	159,675
Westchester Fire	94,880	111,738	109,611
Western of Canada	47,516	55,308	55,873
British America	36,716	37,146	37,010
Richmond of New York	23,419	10,009	37,901
Allemannia Fire	13,770	12,517	9,496
Southern Fire of Durham, N. C.	2,778	3,597	1,866
International of New York	2,019	3,884	3,233
Total	$563,940	$597,380	$659,044
Insurance Co. of North America Group			
Insurance Co. of N. A.	$254,728	$228,277	$255,474
Philadelphia Fire & Marine	116,709	115,499	122,282
Alliance of Philadelphia	59,506	51,749	53,287
Central of Baltimore	29,598	29,330	28,882
National Security	20,819	21,367	33,503
Total	$481,360	$446,222	$493,428
Commercial Union Group			
Commercial Union, England	$270,966	$286,970	$259,499
American Central	43,323	52,449	44,052
Commercial Union Fire, N. Y.	39,542	37,576	37,215
Union of London	37,099	39,982	40,850
Palatine of London	20,732	25,513	36,153
California	17,837	21,611	20,847
British General	14,679	12,953	2,085
Total	$444,178	$477,054	$440,701
Hartford Fire Group			
Hartford Fire	$250,534	$260,341	$276,982
New York Underwriters	75,671	80,293	85,496
Citizens of New Jersey	31,881	33,457	32,570
Northwestern Fire & Marine	22,652	23,332	27,958
Twin City Fire	8,791	10,401	11,978
Total	$389,529	$407,824	$434,984
London & Lancashire Group			
London & Lancashire	$171,167	$164,016	$172,318
Orient of Hartford	80,029	83,236	88,572
Law Union & Rock	68,708	65,159	69,670
Safeguard of New York	30,657	27,987	28,204
Standard Marine of Liverpool	2,357	1,452	526
Total	$352,918	$341,850	$359,290

(Continued on following page)

Exchange Territory Premiums by Groups (Continued)

	First Half 1936	First Half 1935	First Half 1934
Phoenix of Hartford Group			
Phoenix of Hartford	$146,883	$143,314	$140,700
Connecticut Fire	86,799	87,505	91,775
Minneapolis Fire & Marine	*46,985	52,389	39,686
Equitable Fire & Marine	*38,323	32,026	45,760
Central States Fire	*19,486	25,566	27,066
Great Eastern of White Plains	7,175	4,851	5,441
Total	*$345,651	$345,651	$350,428

*Incomplete.

Aetna Life Group			
Automobile of Hartford	$276,188	$291,348	$283,888
Standard of Hartford	49,449	41,845	38,399
Total	$325,637	$333,193	$322,287
Aetna (Fire) Group			
Aetna Insurance Co.	$239,871	$260,428	$288,069
World Fire & Marine	55,734	56,666	91,947
Piedmont Fire	26,355	18,817	26,220
Total	$321,960	$335,911	$406,236
Phoenix of London Group			
Phoenix of London	$151,489	$171,073	$166,131
Columbia of New Jersey	54,833	52,648	36,005
Union Marine & General	30,298	34,766	46,855
United Firemen's, Philadelphia	25,357	28,523	32,959
Imperial of New York	23,630	19,664	29,780
Total	$285,607	$306,674	$311,730
National of Hartford Group			
National of Hartford	*$164,100	$196,512	$228,524
Mechanics & Traders	38,189	42,358	43,943
Transcontinental	43,522	30,267	24,798
Franklin National	33,923	37,362	37,655
Total	*$279,734	$305,925	$334,920

*Incomplete.

Fire Association Group			
Fire Association of Philadelphia	$141,442	$148,237	$142,936
Lumbermen's of Philadelphia	55,845	58,453	15,568
Reliance of Philadelphia	39,268	40,714	48,214
Philadelphia National	22,195	18,311	37,859
Victory of Philadelphia	.....	.....	59,767
Total	$258,750	$265,715	$304,344
Pearl American Group			
Pearl Assurance	$197,998	$182,793	$208,567
Monarch Fire	23,287	18,458	65,109
Eureka-Security F. & M.	11,765	6,473	17,982
Total	$233,050	$207,724	$291,658
Fireman's Fund Group			
Fireman's Fund	$119,072	$117,012	$ 89,631
Home Fire & Marine	60,119	64,421	45,295
Occidental of S. F.	46,972	49,149	46,331
Total	$226,163	$230,582	$181,257
Scottish Union & Nat'l Group			
Scottish Union & National	*$139,839	$153,049	$148,611
American Union, New York	* 31,527	32,965	42,668
Central Union of New Jersey	* 29,675	19,586	15,201
Total	*$201,041	$205,600	$206,480

*Incomplete.

Springfield F. & M. Group			
Springfield F. & M.	$110,999	$110,585	$ 99,053
Sentinel Fire	39,245	33,625	35,959
Michigan F. & M.	*24,885	39,514	40,730
New England Fire	21,950	33,140	25,317
Total	*$197,079	$216,864	$201,059

*Incomplete.

Sun Group			
Sun Insurance Office	$144,956	$149,747	$170,292
Sun Underwriters	35,926	37,010	26,842
Patriotic of America	14,960	18,280	16,785
Total	$195,842	$205,037	$213,919

	First Half 1936	First Half 1935	First Half 1934
C. V. Meserole Group			
Pacific Fire	$ 86,265	$ 82,701	$ 73,451
Bankers & Shippers	64,227	62,526	47,592
New Jersey Fire	39,430	28,267	35,875
Total	$189,922	$173,494	$156,918
Travelers Group			
Travelers Fire	$168,849	$153,686	$168,186
Charter Oak	7,498	.....	.....
Total	$176,347	$153,686	$168,186
J. A. Kelsey Group			
Standard of New York	$134,475	$137,462	$138,446
Tokio Marine & Fire	32,742	35,762	35,397
Meiji Fire	6,483	12,860	9,212
Total	$173,700	$186,084	$183,055
St. Paul Group			
St. Paul F. & M.	$145,282	$156,053	$157,831
Mercury of St. Paul	21,957	19,006	23,762
Total	$167,239	$175,059	$181,593
American of Newark Group			
American of Newark	$117,133	$128,072	$127,367
Columbia of Dayton, O.	31,755	29,567	18,487
Dixie Fire	16,861	26,755	4,170
Total	$165,749	$184,394	$150,024
Agricultural Group			
Agricultural	$ 97,316	$102,287	$107,287
Empire State	63,802	36,603	59,007
Total	$161,118	$138,890	$166,294
London Assurance Group			
London Assurance	$ 77,148	$ 76,828	$ 78,456
Manhattan F. & M.	29,474	27,998	30,406
Union F. A. & G. of Paris	27,395	25,758	28,518
Total	$134,017	$130,584	$137,380
Glen Falls Group			
Glens Falls	$119,789	$118,491	$103,770
Commerce of Glens Falls	12,156	14,244	16,884
Total	$131,945	$132,735	$120,654
National Union Fire Group			
National Union Fire, Pa.	$121,045	$124,884	$103,066
Birmingham Fire, Pa.	2,267	*	*
Total	$123,312	$124,884	$103,066

*Premiums reinsured in parent company.

Norwich Union Fire Group			
Norwich Union Fire	$ 80,344	$ 88,720	$ 87,304
Eagle Fire of New York	29,117	25,267	35,951
Total	$109,461	$113,987	$123,255
Northern of London Group			
Northern of London	$ 90,503	$ 72,418	$ 61,903
London & Scottish	15,949	21,351	13,980
Total	$106,452	$ 93,769	$ 75,883

(Continued on following page)

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Exchange Territory Premiums by Groups (Continued)

	First Half 1936	First Half 1935	First Half 1934
Atlas Group			
Atlas of London	$ 71,873	$ 66,170	$ 62,074
Albany of New York	23,938	21,167	22,093
Total	$ 95,811	$ 87,337	$ 84,167
Providence Washington Group			
Providence Washington	*$ 78,486	$106,540	$100,801
Anchor of Rhode Island	11,308	11,740	9,466
Total	*$ 89,794	$118,280	$110,267
Incomplete.			
Hanover Fire Group			
Hanover Fire of N. Y.	$ 62,536	$ 57,793	$ 68,068
Fulton Fire of N. Y.	19,642	16,744	29,724
Total	$ 82,178	$ 74,537	$ 97,792
Merchants' of New York Group			
Merchants' of New York	$ 70,262	$ 89,544	$ 91,703
Washington Assurance	7,946	21,867	17,432
Total	$ 78,208	$111,411	$109,135
Royal Exchange Group			
Royal Exchange	$ 64,051	$ 59,620	$ 66,580
Provident of New Hampshire	10,679	14,988	24,036
Total	$ 74,730	$ 74,608	$ 90,616
Chubb & Son Group			
Federal of New Jersey	$ 59,822	$ 47,582	$ 49,160
Sea of Liverpool	14,807	11,944	918
Total	$ 74,629	$ 59,526	$ 50,078

(Continued on following page)

Looking east along Fulton Street from William Street, showing on left 150 William Street, tenanted by fire and casualty insurance offices. In the distance 75 Fulton Street, known as the Best Building.

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Exchange Territory Premiums by Groups (Continued)

	First Half 1936	1935	1934
Boston—Old Colony Group			
Boston Insurance Co.	$ 38,715	$ 44,160	$ 51,667
Old Colony	30,136	23,821	23,750
Total	$ 68,851	$ 67,981	$ 75,417
Rhode Island Group			
Merchants of R. I.	$ 35,968	$ 21,844	$ 25,988
Rhode Island	31,888	22,242	28,644
Total	$ 67,856	$ 44,086	$ 54,632
Frank & DuBois Group			
Yorkshire Insurance Co.	$ 39,452	$ 34,402	$ 36,297
Seaboard Fire & Marine	11,496	6,018	3,799
London & Provincial M. & G.	6,639	1,330	1,524
Total	$ 57,587	$ 41,750	$ 41,620
New Hampshire Group			
New Hampshire	$ 35,085	$ 32,746	$ 26,398
Granite State	15,491	12,634	20,375
Total	$ 50,576	$ 45,380	$ 46,773
Security of New Haven Group			
Security of New Haven	$ 37,085	$ 38,704	$ 42,036
East & West	9,383	5,635	8,338
Total	$ 46,468	$ 44,339	$ 50,374
General of America Group			
General of America	$ 43,602	$ 29,439	$ 16,501
First National of America	*	*	*
Total	$ 43,602	$ 29,439	$ 16,501

Reinsured in parent company.

	1936	1935	1934
Century Group			
Century of Scotland	$ 26,145	$ 32,005	$ 24,486
Pacific Coast Fire	5,523	.....	.....
Total	$ 31,668	$ 32,005	$ 24,486
Caledonian Group			
Caledonian of Scotland	$ 22,307	$ 24,554	$ 24,858
Netherlands	4,502	7,773	3,400
Caledonian-American	2,895	4,662	1,812
Total	$ 29,704	$ 36,989	$ 30,070
J. S. Frelinghuysen Group			
American Home Fire	$ 26,853	$ 26,234	$ 18,492
Stuyvesant of N. Y.	184	.....	.....
Total	$ 27,037	$ 26,234	$ 18,492
Dubuque F. & M. Group			
National Reserve	$ 17,274	$ 21,610	$ 15,328
Dubuque Fire & Marine	* 1,345	32,942	29,487
Total	*$ 18,619	$ 54,552	$ 44,815

Incomplete.

	1936	1935	1934
E. C. Jameson Group			
National F. & M. of N. J.	$ 9,203	$ 8,403	$ 6,651
Hamilton Fire of N. Y.	2,197	5,839	4,289
Total	$ 11,400	$ 14,242	$ 10,940

A Tour *Of The* Underwriting Offices

The presence in this issue of advertisements of many Manhattan and Brooklyn underwriting offices will enable insurance brokers, without leaving their desks, figuratively to undertake a tour of the "Streets" of the New York City insurance districts. Perusal of these advertisements will disclose much of interest and refresh one's mind as to the facilities and personalities of many of the city's offices. Company executives and fieldmen should also find these advertisements helpful when considering the appointment of new agents.

Mutual Companies' Premium Writings In Entire Exchange Territory

The net premium writings of the mutual fire companies on risks in the entire New York Exchange territory for the first six months of 1936, 1935 and 1934 are published below. These figures will doubtless be of particular interest to stock company underwriters and brokers, in view of the more active drive for business on the part of a number of the mutual fire companies at this time.

Because the 1936 first-half figures of several companies were not procurable up to time of going to press, the complete total for this period is not yet available. The comparative totals of those mutual premiums available aggregated, in 1936, $257,388; in 1935, $195,365; and in 1934 $150,501.

The complete totals, compiled from the official reports of the New York Board of Fire Underwriters, for all mutuals on risks located in the entire Exchange territory and in each of the three areas. Within the Exchange for the years 1931 to 1935, inclusive, are:

	—Entire Exchange Territory— 1st Half	2d Half	Full Year	—Manhattan and Bronx— 1st Half	2d Half	Full Year
1935	$349,711	$198,869	$548,580	$224,530	$127,700	$352,230
1934	282,584	185,510	468,094	182,888	124,760	307,648
1933	222,483	184,838	407,321	147,407	120,598	268,005
1932	208,649	206,060	414,709	132,988	127,802	260,790
1931	219,290	125,382	344,672	131,133	82,910	214,043

	—Brooklyn— 1st Half	2d Half	Full Year	Long Island City—Shore Front 1st Half	2d Half	Full Year
1935	$ 92,218	$ 53,689	$145,907	$32,963	$17,480	$50,443
1934	75,132	44,691	119,823	24,564	16,059	40,623
1933	52,723	56,232	108,955	22,353	8,008	30,361
1932	53,359	63,245	116,604	22,302	15,013	37,315
1931	76,134	34,092	110,226	12,023	8,380	20,403

The entire Exchange territory writings of the individual companies follow:

	First Half 1936	1935	1934
United, Boston	$ 41,701	$ 32,484	$ 20,526
Lumber, Boston, Mass.	27,186	15,858	12,352
National Retailers', Chicago	24,777	20,544	13,044
Central Mfrs., Van Wert, O.	24,523	17,580	13,133
N. Y. Merchant Bakers, N. Y.	20,238	11,524	13,558
Northwestern, Seattle, Wash.	17,528	15,130	12,402
Michigan Millers, Lansing, Mich.	17,311	14,924	10,801
Indiana Lumber, Indianapolis, Ind.	14,953	11,198	8,140
Lumbermen's, Mansfield, O.	14,456	13,866	11,884
Grain Dealers, Indianapolis, Ind.	11,945	15,003	8,571
Atlantic Mutual, New York	7,935	.....	.....
Pawtucket of R. I.	6,625	4,337	8,043
Penna. Millers', Wilkes-Barre, Pa.	5,388	6,665	4,233
Berkshire, Pittsfield, Mass.	4,937	2,775	1,247
Auto of America, Providence	3,223	2,107	2,368
Philadelphia, Mfgrs.	2,470	667	.....
Middlesex, Concord, Mass.	2,221	1,999	1,321
Holyoke of Salem, Mass.	1,890	2,398	1,759
Cotton & Wool Mfrs., Boston	1,736	1,548	1,481
Rubber Mfrs., Boston	1,736	1,548	1,481
Ohio Hardware, Coshocton, O.	1,675	667	1,482
Industrial, Boston	868	774	741
Ohio Underwriters, Van Wert, O.	697	525	551
Mutual Fire, Saco, Maine	612	887	1,107
Abington of Abington, Mass.	483	136	276
National Jewelers, Neenah, Wis.	274	221	.....

The 1936 figures of the following mutual companies were not procurable up to time of going to press.

	1936	1935	1934
Penna. Lumbermens, Phila., Pa.	.....	17,898	13,776
Hardware Dealers, Stevens Pt., Wis.	.....	17,662	19,627
Hardware, Minneapolis, Minn.	.....	17,405	16,070
Workmen's, New York	.....	15,457	13,358
Mill Owners, Des Moines, Iowa	.....	9,415	7,976
Western Millers, Kansas City, Mo.	.....	7,634	2,936
Millers' of Illinois, Alton, Ill.	.....	7,113	7,074
Millers', Harrisburg, Pa.	.....	5,900	3,019
Boston Mfgrs., Boston, Mass.	.....	5,889	5,315
Millers' of Texas, Ft. Worth, Tex.	.....	4,983	3,960
Protection, Chicago, Ill.	.....	4,989	1,736
Union, Providence, R. I.	.....	3,889	1,436
State, Providence, R. I.	.....	3,593	3,392
Mill Owners, Chicago, Ill.	.....	3,327	1,157
Manufacturers', Providence, R. I.	.....	2,993	2,827
Rhode Island, Providence, R. I.	.....	2,993	2,827
Glen Cove, Glen Cove, N. Y.	.....	2,580	2,472
Dorchester, Boston, Mass.	.....	2,069	1,324
Graphic Arts, Phila., Pa.	.....	1,937	1,780
Federal, Boston, Mass.	.....	1,811	2,312
Worcester Mfrs., Worcester, Mass.	.....	1,801	1,696
American, Providence, R. I.	.....	1,796	1,697
Enterprise, Providence, R. I.	.....	1,796	1,697
Mechanics, Providence, R. I.	.....	1,796	1,697
Hope, Providence, R. I.	.....	1,613	1,324
What Cheer, Providence, R. I.	.....	1,613	1,602
Merrimack, Andover, Mass.	.....	1,576	1,221
Fall River Mfrs., Fall River, Mass.	.....	1,246	1,224
Cambridge, Andover, Mass.	.....	648	422
Paper Mill, Boston, Mass.	.....	606	539
Ohio Mutual, Salem, O.	.....	411	346

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